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THE EQUITY SHARES OF OUR COMPANY WILL GET LISTED ON THE MAIN BOARD PLATFORM OF BSE LIMITED ("**BSE**") AND NATIONAL STOCK EXCHANGE OF INDIA LIMITED ("**NSE**", AND TOGETHER WITH BSE, THE "**STOCK EXCHANGES**")
IN COMPLIANCE WITH CHAPTER II OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED ("**SEBI ICDR REGULATIONS**").

Aadhar Housing Finance Ltd

GHAR BANEGA, TOH DESH BANEGA.

(Please scan this QR code to view the Red Herring Prospectus)

Aadhar Housing Finance Limited

Our Company was originally incorporated as 'Vysya Bank Housing Finance Limited' at Bengaluru, Karnataka as a public company under the Companies Act, 1956, pursuant to a certificate of incorporation dated November 26, 1990, issued by the Registrar of Companies, Karnataka at Bangalore ("**RoC**") and commenced operations pursuant to a certificate for commencement of business dated November 27, 1990, issued by the RoC. Subsequently, the name of our Company was changed to 'DHFL Vysya Housing Finance Limited' and a fresh certificate of incorporation dated October 15, 2003, was issued by the RoC. Separately, an entity named 'Aadhar Housing Finance Private Limited' ("**Pre-merger AHFPL**") was incorporated as a private limited company under the Companies Act, 1956, at Mumbai, Maharashtra pursuant to a certificate of incorporation dated May 3, 2010, issued by the Registrar of Companies, Maharashtra at Mumbai, which commenced its operations in February 2011. Pre-merger AHFPL was later converted into a public company and consequently, its name was changed to *'Aadhar Housing Finance Limited'*, and a fresh certificate of incorporation dated September 3, 2013 was issued by the Registrar of Companies, Maharashtra at Mumbai. Pre-merger AHFPL was later merged into our Company pursuant to a scheme of amalgamation approved by the National Company Law Tribunal, Bengaluru Bench at Bengaluru, vide its order dated October 27, 2017 ("**Scheme of Amalgamation**"). Pursuant to the Scheme of Amalgamation, the name of our Company was changed to 'Aadhar Housing Finance Limited' and a fresh certificate of incorporation dated December 4, 2017, was issued by the RoC. For details in relation to the changes in the name and registered office of our Company, see *"History and Certain Corporate Matters"* beginning on page 190 of the red herring prospectus dated April 30, 2024 filed with the RoC, read with the addendum to the red herring prospectus dated May 07, 2024 ("**RHP**" or "**Red Herring Prospectus**").

Registered Office: 2nd floor, No. 3, JVT Towers, 8th 'A', Main Road, Sampangi Rama Nagar, Bengaluru - 560 027, Karnataka, India. **Corporate Office:** Unit No. 802, 8th Floor, Natraj by Rustomjee, Junction of Western Express Highway and M. V. Road, Andheri (East), Mumbai - 400 069, Maharashtra, India
Telephone: +91 22 4168 9900; **Contact Person:** Harshada Pathak, Company Secretary and Compliance Officer; **E-mail:** complianceofficer@aadharhousing.com;
Website: https://aadharhousing.com/; **Corporate Identity Number:** U66010KA1990PLC011409

PROMOTER OF OUR COMPANY: BCP TOPCO VII PTE. LTD.

INITIAL PUBLIC OFFER OF UP TO [●] EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH ("EQUITY SHARES") OF AADHAR HOUSING FINANCE LIMITED* ("COMPANY") FOR CASH AT A PRICE OF ₹ [●] PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ [●] PER EQUITY SHARE) ("OFFER PRICE") AGGREGATING UP TO ₹30,000 MILLION COMPRISING A FRESH ISSUANCE OF UP TO [●] EQUITY SHARES AGGREGATING UP TO ₹10,000 MILLION BY OUR COMPANY ("FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO [●] EQUITY SHARES AGGREGATING UP TO ₹20,000 MILLION BY BCP TOPCO VII PTE. LTD. ("PROMOTER SELLING SHAREHOLDER", AND SUCH EQUITY SHARES OFFERED BY THE PROMOTER SELLING SHAREHOLDER, THE "OFFERED SHARES") ("OFFER FOR SALE" AND TOGETHER WITH THE FRESH ISSUE, THE "OFFER").

THE OFFER INCLUDES A RESERVATION OF UP TO [●] EQUITY SHARES OF FACE VALUE OF ₹10 EACH, AGGREGATING UP TO ₹70 MILLION (CONSTITUTING UP TO [●]% OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL), FOR SUBSCRIPTION BY ELIGIBLE EMPLOYEES (THE "EMPLOYEE RESERVATION PORTION"). OUR COMPANY, IN CONSULTATION WITH THE BRLMS MAY OFFER A DISCOUNT OF UP TO [●]% OF THE OFFER PRICE TO ELIGIBLE EMPLOYEES BIDDING IN THE EMPLOYEE RESERVATION PORTION ("EMPLOYEE DISCOUNT") IF ANY, SUBJECT TO NECESSARY APPROVALS AS MAY BE REQUIRED. THE OFFER LESS THE EMPLOYEE RESERVATION PORTION IS HEREINAFTER REFERRED TO AS "NET OFFER". THE OFFER AND NET OFFER SHALL CONSTITUTE [●]% AND [●]%, RESPECTIVELY, OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY.

THE TERM "AADHAR" USED IN THE NAME OF THE ISSUER, "AADHAR HOUSING FINANCE LIMITED" HAS NO RELATION OR CONNECTION WITH THE GOVERNMENT OF INDIA OR UNIQUE IDENTIFICATION AUTHORITY OF INDIA'S "AADHAAR" AND SHOULD NOT BE CONFUSED WITH THE SAME.

DETAILS OF OFFER FOR SALE

NAME OF SELLING SHAREHOLDER	TYPE	NUMBER OF EQUITY SHARES OFFERED	WEIGHTED AVERAGE COST OF ACQUISITION PER EQUITY SHARE (IN ₹)
BCP Topco VII Pte. Ltd.	Promoter Selling Shareholder	Up to [●] Equity Shares aggregating up to ₹20,000 million	80.54

Our Company : We are a housing finance company focused on the low-income housing segment (ticket size less than ₹1.5 million) in India and offer a range of mortgage-related loan products.

The Offer is being made through the Book Building Process in accordance with Regulation 6(1) of the SEBI ICDR Regulations
QIB Portion: Not more than 50% of the Net Offer | Non-Institutional Portion: Not less than 15% of the Net Offer | Retail Portion: Not less than 35% of the Net Offer
Employee Reservation Portion: Up to [•] Equity Shares aggregating up to ₹ 70 Million

PRICE BAND: ₹300 TO ₹315 PER EQUITY SHARE OF FACE VALUE OF ₹10 EACH
BIDS CAN BE MADE FOR A MINIMUM OF 47 EQUITY SHARES AND IN MULTIPLES OF 47 EQUITY SHARES THEREAFTER
A DISCOUNT OF ₹ 23 PER EQUITY SHARE IS BEING OFFERED TO ELIGIBLE EMPLOYEES BIDDING IN THE EMPLOYEE RESERVATION PORTION
THE FLOOR PRICE IS 30.0 TIMES OF THE FACE VALUE AND THE CAP PRICE IS 31.5 TIMES OF THE FACE VALUE OF THE EQUITY SHARES,
THE PRICE TO EARNINGS RATIO ("P/E") BASED ON DILUTED EPS FOR FINANCIAL YEAR 2023 FOR THE COMPANY AT THE UPPER END OF THE PRICE BAND IS AS HIGH AS 23.5 AND AT THE LOWER END OF THE PRICE BAND IS 22.4 TIMES
AS COMPARED TO THE AVERAGE INDUSTRY PEER GROUP P/E RATIO OF 31.9
WEIGHTED AVERAGE RETURN ON NET WORTH FOR FISCAL 2023, 2022 AND 2021 IS 14.2%

In accordance with the recommendation of the committee of Independent Directors of our Company, pursuant to their resolution dated May 1, 2024, the above provided price band is justified based on quantitative factors/ KPIs disclosed in the *'Basis for Offer Price'* section of the RHP vis-a-vis the weighted average cost of acquisition ("WACA") of primary and secondary transaction(s), as applicable, disclosed in *'Basis for Offer Price'* section on page 97 of the RHP, *"Risk Factors"* section beginning on page 24 of the RHP.

In making an investment decision, potential investors must only rely on the information included in the RHP and the terms of the Offer, including the risks involved and not rely on any other external sources of information about the Offer available in any manner.

RISKS TO INVESTORS

1. Our Erstwhile Promoters are subject to ongoing regulatory investigations by enforcement agencies including the Enforcement Directorate and the outcome of such investigations may adversely impact us and the Equity Shares held by our Promoter, BCP Topco and the market price of the Equity Shares of our Company. For more details, see "Risk Factors" on page 24 of the Red Herring Prospectus.
2. Any increase in the levels of non-performing assets in our AUM would adversely affect our business, results of operations, cash flows and financial condition. The following table sets forth our NPAs as of the period ends indicated:

(₹ in million, except percentages)

	As of				
	March 31, 2021	March 31, 2022	March 31, 2023	December 31, 2022	December 31, 2023
Gross NPA	**1,430.3**	**2,143.5***	**1,997.7**	**2,920.8**	**2,778.5**
– Loan assets of not more than 90 days past due(1)	NA**	395.4	70.5	198.5	59.1
Gross NPA as a percentage of Retail AUM	1.1%	1.5%*	1.2%	1.8%	1.4%
– Loan assets as a percentage of Retail AUM	NA**	0.3%	0.0%(2)	0.1%	0.0%(2)
Own Book NPA	**1,307.1**	**1,814.7**	**1,625.9**	**2,402.4**	**2,308.1**
– Loan assets of not more than 90 days past due(1)	NA**	328.1	58.9	168.6	52.2
Own Book NPA as a percentage of Own Book(3)	1.2%	1.5%	1.2%	1.8%	1.4%
– Loan assets as a percentage of Own Book	NA**	0.3%	0.0%(2)	0.1%	0.0%(2)

**As of March 31, 2022, Gross NPA represents our Gross Retail NPA (closing balance of the Gross NPA of our Retail AUM as of the last day or the relevant year or period). See ** under "Selected Statistical Information – Financial Ratios" on page 216 of the RHP for impact of the November 12 Circular.*

*** Not Applicable on March 31, 2021 as the November 12 Circular came into effect from November 12, 2021*

(1) Loan assets of not more than 90 days past due which have been classified as NPA according to the November 12 Circular.

(2) Less than 0.1%

(3) Own Book NPA refers to the NPA of our own loan assets.

3. The Offer consists of an offer for sale, the proceeds of which will not be available to Company.
4. We are vulnerable to the volatility in interest rates and we may face interest rate and maturity mismatches between our assets and liabilities in the future which may cause liquidity issues. The following table shows the split of our assets and borrowings in terms of interest basis as of the dates indicated:

	Gross AUM				
	March 31,			December 31,	
	2021	2022	2023	2022	2023
Fixed	8.8%	13.4%	14.8%	16.2%	17.0%
Floating	91.2%	86.4%	85.2%	83.8%	83.0%
	Borrowing				
Fixed	27.3%	25.9%	24.7%	25.4%	21.4%
Floating	72.7%	74.1%	75.3%	74.6%	78.6%

5. The average cost of acquisition of the Promoter Selling Shareholder is ₹80.54 which may be below the Offer Price. The Floor Price and Cap Price are "X" times the average cost of acquisition of Selling Shareholder:

Average Cost of Acquisition (₹ Per Equity Share)	Floor Price i.e. ₹ 300 Per Equity Share	Cap Price i.e. ₹ 315 Per Equity Share
80.54	3.72 times	3.91 times

6. We have had negative net cash flows in the past and may continue to have negative cash flows in the future, which could adversely affect our ability to, among others, fund our operations or pay our debts in a timeline manner, which could in turn adversely affect our business, cash flows, financial condition and results of operations. The following table sets forth our cash flows for the periods indicated:

(₹ in million)

	For the year ended March 31, 2021	For the year ended March 31, 2022	For the year ended March 31, 2023	For the nine months ended December 31, 2022	For the nine months ended December 31, 2023
Net cash used in operating activities	(12,022.9)	(9,067.5)	(11,556.9)	(10,065.7)	(16,582.2)
Net cash generated from / (used in) investing activities	(4,804.8)	8,225.7	(4,765.3)	(228.0)	4,805.7
Net cash generated from financing activities	7,013.9	2,748.5	14,631.9	10,298.7	9,609.8

Continued on next page...

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7. There have been no Equity Shares transacted in the three years, eighteen months and one year immediately preceding the Red Herring Prospectus.
8. The 5 BRLMs associated with the Offer have handled 60 public issues in the past three financial years, out of which 18 issues have closed below the offer price on the listing date

Name of the BRLMs	Total issues	Issues closed below IPO Price on listing date
ICICI Securities Limited*	21	6
Citigroup Global Markets India Private Limited*	2	0
Kotak Mahindra Capital Company Limited*	8	2
Nomura Financial Advisory and Securities (India) Private Limited*	1	1
SBI Capital Markets Limited*	7	4
Common Issues handled by the BRLMs	21	5
Total	**60**	**18**

**Issues handled where there were no common BRLMs*

BID/OFFER PROGRAMME

BID/OFFER OPEN

BID/OFFER CLOSES ON : FRIDAY, MAY 10, 2024*

**The UPI mandate end time and date shall be at 5:00 p.m. on Bid/Offer Closing Day.*

Submission of Bids (other than Bids from Anchor Investors):

Bid/Offer Period (except the Bid/Offer Closing Date)	
Submission and Revision in Bids	Only between 10.00 a.m. and 5.00 p.m. (Indian Standard Time (**"IST"**)
Bid/Offer Closing Date*	
Submission of Electronic Applications (Online ASBA through 3-in-1 accounts) – For RIBs, other than QIBs and Non-Institutional Investors, and Eligible Employees Bidding in the Employee Reservation Portion	Only between 10.00 a.m. and up to 5.00 p.m. IST
Submission of Electronic Applications (Bank ASBA through Online channels like Internet Banking, Mobile Banking and Syndicate UPI ASBA applications)	Only between 10.00 a.m. and up to 4.00 p.m. IST
Submission of Electronic Applications (Syndicate Non-Retail, Non-Individual Applications)	Only between 10.00 a.m. and up to 3.00 p.m. IST
Submission of Physical Applications (Bank ASBA)	Only between 10.00 a.m. and up to 1.00 p.m. IST
Submission of Physical Applications (Syndicate Non-Retail, Non-Individual Applications)	Only between 10.00 a.m. and up to 12.00 p.m. IST
Modification/ Revision/cancellation of Bids	
Upward Revision of Bids by QIBs and Non-Institutional Bidders categories#	Only between 10.00 a.m. and up to 4.00 p.m. IST on Bid/ Offer Closing Date
Upward or downward Revision of Bids or cancellation of Bids by RIBs and Eligible Employees Bidding in the Employee Reservation Portion	Only between 10.00 a.m. and up to 5.00 p.m. IST

** UPI mandate end time and date shall be at 05:00 p.m. on Bid/ Offer Closing Date.*
 # QIBs and Non-Institutional Bidders can neither revise their bids downwards nor cancel/withdraw their bids.

An indicative timeline in respect of the Offer is set out below:

Bid/Offer Programme

Event	Indicative Date
Bid/Offer Opens on	Wednesday May 8, 2024
Bid/Offer Closes on	Friday, May 10, 2024
Finalisation of Basis of Allotment with the Designated Stock Exchange	On or about Monday, May 13, 2024
Initiation of refunds (if any, for Anchor Investors)/unblocking of funds from ASBA Account	On or about Tuesday, May 14, 2024
Credit of Equity Shares to demat accounts of Allottees	On or about Tuesday, May 14, 2024
Commencement of trading of the Equity Shares on the Stock Exchanges	On or about Wednesday, May 15, 2024

ASBA# Simple, Safe, Smart way of Application!!!

(APPLICATION SUPPORTED BY BLOCKED AMOUNT)

Applications supported by blocked amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA below.

Mandatory in public issues. No cheque will be accepted.

UPI-Now available in ASBA for Retail Individual Bidders and Non-Institutional Bidders applying for amount upto ₹ 5,00,000/-, applying through Registered Brokers, DPs and RTAs. UPI Bidder also have the option to submit the application directly to the ASBA Bank (SCSBs) or to use the facility of linked online trading, demat and bank account. Investors are required to ensure that the bank account used for bidding is linked to their PAN. Bidders must ensure that their PAN is linked with Aadhaar and are in compliance with CBDT notification dated February 13, 2020, CBDT circular no. 7 of 2022 and press release dated June 25, 2021, read with press release dated September 17, 2021. March 30, 2022 and March 28, 2023

ASBA has to be availed by all the investors except anchor investors. UPI may be availed by Retail Individual Bidders. For details on the ASBA and UPI process, please refer to the details given in ASBA form and abridged prospectus and also please refer to the section *"Issue Procedure - Issue Procedure of ASBA Bidders"* beginning on page 404 of the RHP. The process is also available on the website of Association of Investment Bankers of India (**"AIBI"**) and Stock Exchanges and in the General Information Document. ASBA bid-cum-application forms can be downloaded from the websites of the BSE Limited and National Stock Exchange of India Limited and can be obtained from the list of banks that is displayed on the website of Securities and Exchange Board of India (**"SEBI"**) at www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=35 and https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=43, respectively as updated from time to time. List of banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in. For the list of UPI apps and banks live on IPO, please refer to the link: www.sebi.gov.in. UPI Bidders Bidding using the UPI mechanism may apply through the SCSBs and mobile applications whose names appear on the website of SEBI, as updated from time to time. Axis Bank Limited and Kotak Mahindra Bank Limited have been appointed as Sponsor Banks for the Offer, in accordance with the requirements of the SEBI Circular dated November 1, 2018 as amended. For offer related queries, please contact the BRLMs on their respective email IDs as mentioned below. For UPI related queries, investors can contact NPCI at the toll free number: 18001201740 and mail Id: ipo.upi@npci.org.in.

THE EQUITY SHARES OF OUR COMPANY WILL GET LISTED ON MAIN BOARD PLATFORM OF BSE AND NSE

In case of any revision to the Price Band, the Bid/Offer Period will be extended by at least three additional Working Days following such revision of 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 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 Members and by intimation to Self-Certified Syndicate Banks (**"SCSBs"**), other Designated Intermediaries and the Sponsor Banks, as applicable.

This Offer is being made in terms of Rule 19(2)(b) of the SCRR read with Regulation 31 of the SEBI ICDR Regulations, as amended. The Offer is being made in accordance with Regulation 6(1) of the SEBI ICDR Regulations and through a Book Building Process wherein not more than 50% of the Net Offer shall be available for allocation on a proportionate basis to Qualified Institutional Buyers (**"QIBs"**, and such portion, the **"QIB Portion"**). Our Company 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 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 QIB Portion (other than the Anchor Investor Portion, i.e., 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 other than Anchor Investors, including Mutual Funds, subject to valid Bids being received at or above the Offer Price. Further, not less than 15% of the Net Offer shall be available for allocation to Non-Institutional Bidders such that: (a) one-third of the portion available to Non-Institutional Bidders, shall be reserved for applicants with application size of more than ₹0.2 million and up to ₹1 million and (b) two-thirds of the portion available to Non-Institutional Bidders, shall be reserved for applicants with application size of more than ₹1 million, provided that the unsubscribed portion in either of such sub-categories may be allocated to applicants in the other sub-category of Non-Institutional Bidders, subject to valid Bids being received at or above the Offer Price and not less than 35% of the Net 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. Further, Equity Shares will be allocated on a proportionate basis to Eligible Employees applying under the Employee Reservation Portion, subject to valid Bids received from them at or above the Offer Price. All Bidders, other than Anchor Investors, are required to mandatorily utilise the Application Supported by Blocked Amount (**"ASBA"**) process by providing details of their respective bank account (including UPI ID (defined hereinafter) in case of UPI Bidders) which will be blocked by the SCSBs or the Sponsor Banks as applicable, to participate in the Offer. Anchor Investors are not permitted to participate in the Anchor Investor Portion through the ASBA process. For details, see *"Offer Procedure"* beginning on page 404 of the RHP.

Bidders/ Applicants should ensure that DP ID, PAN, Client ID and UPI ID (for UPI Bidders bidding through the UPI Mechanism) are correctly filled in the Bid cum Application Form. The DP ID, PAN and Client ID provided in the Bid cum Application Form should match with the DP ID, PAN, Client ID available in the Depository database, otherwise, the Bid cum Application Form is liable to be rejected. Bidders/ Applicants should ensure that the beneficiary account provided in the Bid cum Application Form is active. Bidders/Applicants should note that on the basis of the PAN, DP ID, Client ID and UPI ID (for UPI Bidders bidding through the UPI Mechanism) as provided in the Bid cum Application Form, the Bidder/Applicant may be deemed to have authorised the Depositories to provide to the Registrar to the Offer, any requested Demographic Details of the Bidder/Applicant as available on the records of the depositories. These Demographic Details may be used, among other things, for giving Allotment Advice or unblocking of ASBA Account or for other correspondence(s) related to the Offer. Bidders/Applicants are advised to update any changes to their Demographic Details as available in the records of the Depository Participant to ensure accuracy of records. Any delay resulting from failure to update the Demographic Details would be at the Bidders'/Applicants' sole risk. Investors must ensure that their PAN is linked with Aadhaar and are in compliance with CBDT notification dated February 13, 2020 and press release dated June 25, 2021, read with press release dated September 17, 2021, March 30, 2022 and March 28, 2023.

Contents of the Memorandum of Association of our Company as regards its objects: For information on the main objects of our Company, please see the section *"History and Certain Corporate Matters"* on page 190, of the RHP. The Memorandum of Association of our Company is a material document for inspection in relation to the Offer. For further details, please see the section titled **"***Material Contracts and Documents for Inspection***"** on page 437 of the RHP.

Liability of the members of our Company: Limited by shares

Amount of share capital of our Company and Capital structure: As on the date of the RHP, the authorised share capital of the Company is ₹ 5,000,000,000 divided into 500,000,000 Equity Shares of face value ₹ 10 each. The issued, subscribed and paid-up share capital of the Company is ₹ 3,947,549,700 divided into 394,754,970 Equity Shares of face value ₹ 10 each. For details, please see the section titled *"Capital Structure"* on page 74 of the RHP.

Names of signatories to the Memorandum of Association of our Company and the number of Equity Shares subscribed by them: The initial signatories to the Memorandum of Association of our Company are Ramesh Gelli, Vysya Bank Limited, P.V. Satyanarayana, V. Rajagopal, A. Rama Mohana Rao, C.A. Subramanya Gupta, P. Nageswara Rao and Sridhar Subasri. For details of the share capital history and capital structure of our Company, please see the section titled *"Capital Structure"* on page 74 of the RHP.

Listing: The Equity Shares offered through the Red Herring Prospectus are proposed to be listed on the Stock Exchanges. Our Company has received 'in-principle' approvals from BSE and NSE for the listing of the Equity Shares pursuant to their letters each dated March 7, 2024. For the purposes of the Offer, the Designated Stock Exchange shall be NSE. A signed copy of the Red Herring Prospectus and the Prospectus shall be filed with the RoC for filing in accordance with Section 26(4) and Section 32 of the Companies Act. For details of the material contracts and documents available for inspection from the date of the Red Herring Prospectus up to the Bid/Offer Closing Date, see *"Material Contracts and Documents for Inspection"* beginning on page 437 of the RHP.

Disclaimer Clause of the SEBI: SEBI only gives its observations on the offer documents and this does not constitute approval of either the Offer or the specified securities or the offer document. The investors are advised to refer to page 379 of the RHP for the full text of the disclaimer clause of SEBI.

Disclaimer Clause of NSE (Designated Stock Exchange): It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Offer Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to page 383 of the RHP for the full text of the disclaimer clause of NSE.

Disclaimer Clause of BSE: It is to be distinctly understood that the permission given by BSE should not in any way be deemed or construed that the RHP has been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the RHP. The investors are advised to refer to page 383 of the RHP for the full text of the disclaimer clause of BSE.

Disclaimer Clause of NHB: The Company is having a valid Certificate of registration dated April 5, 2018 as amended on May 31, 2018 issued by the National Housing Bank (NHB) under Section 29A of the National Housing Bank Act, 1987. However the NHB does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinion expressed by the Company and for repayment of deposits /discharge of liabilities by the Company.

General Risk: Investments in equity and equity-related securities involve a degree of risk and Bidders should not invest any funds in the Offer unless they can afford to take the risk of losing their investment. Bidders are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, Bidders must rely on their own examination of our Company and the Offer, including the risks involved. The Equity Shares in the Offer have neither been recommended, nor approved by the SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the Red Herring Prospectus. Specific attention of the Bidders is invited to *"Risk Factors"* beginning on page 24 of the RHP.

BOOK RUNNING LEAD MANAGERS					REGISTRAR TO THE OFFER	COMPANY SECRETARY AND COMPLIANCE OFFICER
ICICI Securities	citi	kotak Investment Banking	NOMURA	SBICAPS	KFINTECH	**Harshada Pathak** Company Secretary and Compliance Officer Unit No. 802, 8th Floor, Natraj by Rustomjee Junction of Western Express Highway and M. V. Road, Andheri (East) Mumbai - 400 069, Maharashtra, India **Tel:** +91 022 4168 9991 **E-mail:** complianceofficer@aadharhousing.com
ICICI Securities Limited ICICI Venture House, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025, Maharashtra, India **Tel:** +91 22 6807 7100 **E-mail:** aadharipo@icicisecurities.com **Investor Grievance E-mail:** customercare@icicisecurities.com **Website:** www.icicisecurities.com **Contact Person:** Shekher Asnani/ Sumit Singh **SEBI Registration No.:** INM000011179	**Citigroup Global Markets India Private Limited** 1202, 12th Floor, First International Financial Centre, G Block, Bandra Kurla Complex, Bandra (East), Mumbai, Maharashtra - 400098 **Tel:** +91 22 6175 9999 **E-mail:** aadhar.ipo24@citi.com **Investor Grievance E-mail:** investors.cgmib@citi.com **Website:**www.online.citibank.co.in/rhtm/citigroupglobalscreen1.htm **Contact Person:** Dylan Fernandes **SEBI Registration No.:** INM000010718	**Kotak Mahindra Capital Company Limited** 1st Floor, 27 BKC, Plot No. C – 27, G" Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051, Maharashtra, India **Tel:** +91 22 4336 0000 **E-mail:** aadhar.ipo@kotak.com **Website:** https://investmentbank.kotak.com **Investor Grievance ID:** kmccredressal@kotak.com **Contact Person:** Ganesh Rane **SEBI Registration Number:** INM000008704	**Nomura Financial Advisory and Securities (India) Private Limited** Ceejay House, Level 11, Plot F, Shivsagar Estate, Dr. Annie Besant Road, Worli, Mumbai - 400 018, Maharashtra, India **Tel:** +91 22 4037 4037 **E-mail:** aadharhfipo@nomura.com **Investor Grievance E-mail:** investorgrievances-in@nomura.com **Website:**www.nomuraholdings.com/company/group/asia/india/index.html **Contact Person:** Vishal Kanjani / Pradeep Tewani **SEBI Registration No.:** INM000011419	**SBI Capital Markets Limited** Unit No. 1501, 15th floor, A & B Wing, Parinee Crescenzo Building, Plot C- 38, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051, Maharashtra, India **Tel:** +91 22 4006 9807 **E-mail:** aadhar.ipo@sbicaps.com **Investor Grievance E-mail:** investor.relations@sbicaps.com **Website:** www.sbicaps.com **Contact Person:** Raghavendra Bhat / Vaibhav Shah **SEBI Registration No.:** INM000003531	**KFin Technologies Limited** *(formerly known as KFin Technologies Private Limited)* Selenium Tower-B, Plot 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad - 500 032, Telangana, India **Tel:** +91 40 6716 2222 **E-mail:** ahfl.ipo@kfintech.com **Investor Grievance E-mail:** einward.ris@kfintech.com **Website:** www.kfintech.com **Contact Person:** M. Murali Krishna **SEBI Registration No.:** INR000000221	Bidders can contact the Compliance Officer and Company Secretary, the BRLMs or the Registrar to the Offer in case of any pre-Offer or post-Offer related grievances including non-receipt of letters of Allotment, non-credit of Allotted Equity Shares in the respective beneficiary account, non-receipt of refund intimations or non-receipt of funds by electronic mode.

AVAILABILITY OF THE RHP: Investors are advised to refer to the RHP and the section titled *"Risk Factors"* beginning on page 24 of the RHP, before applying in the Offer. A copy of the RHP is available on website of SEBI at www.sebi.gov.in, websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com, respectively, and on the website of the Company at https://aadharhousing.com/ and on the websites of the BRLMs, i.e. ICICI Securities Limited, Citigroup Global Markets India Private Limited, Kotak Mahindra Capital Company Limited, Nomura Financial Advisory and Securities (India) Private Limited and SBI Capital Markets Limited at www.icicisecurities.com, www.online.citibank.co.in/rhtm/citigroupglobalscreen1.htm, https://investmentbank.kotak.com, www.nomuraholdings.com/company/group/asia/india/index.html and www.sbicaps.com, respectively.

Availability of the Abridged Prospectus: A copy of the abridged prospectus is available on the website of the Company, the BRLMs and the Registrar to the Offer at https://aadharhousing.com/, www.icicisecurities.com, www.online.citibank.co.in/rhtm/citigroupglobalscreen1.htm, https://investmentbank.kotak.com, www.nomuraholdings.com/company/group/asia/india/index.html and www.sbicaps.com and www.kfintech.com, respectively.

AVAILABILITY OF BID CUM APPLICATION FORMS: Bid cum Application Forms can be obtained from the Registered Office of the Company **Aadhar Housing Finance Limited, Tel:** +91 22 4168 9900; **The BRLMs :ICICI Securities Limited, Tel:** +91 22 6807 7100; **Citigroup Global Markets India Private Limited, Tel:** +91 22 6175 9999; **Kotak Mahindra Capital Company Limited, Tel:** +91 22 4336 0000; **Nomura Financial Advisory and Securities (India) Private Limited, Tel:** +91 22 4037 4037 and **SBI Capital Markets Limited, Tel:** +91 22 4006 9807, **Syndicate Members: Investec Capital Services (India) Private Limited, Tel:** +91 22 6849 7400; **SBICAP Securities Limited, Tel:** +91 22 6931 6204 and **Kotak Securities Limited, Tel:** +91 22 6218 5410 and at the select locations of the Sub-syndicate Members (as given below), SCSBs, Registered Brokers, RTAs and CDPs participating in the Offer. ASBA Forms will also be available on the websites of BSE and NSE and the Designated Branches of SCSBs, the list of which is available at websites of the Stock Exchanges and SEBI.

Sub-Syndicate Members: Almondz Global Securities Ltd, Anand Rathi Share & Stock Brokers Ltd, Axis Capital Limited, Centrum Broking Limited, Dalal & Broacha Stock Broking Private Limited, Finwizard Technology Private Limited, HDFC Securities Limited, IIFL Securities Limited, JM Financial Services Limited, Jobanputra Fiscal Services Private Limited, Keynote Capitals Limited, KJMC Capital Market Services Limited, LKP Securities Limited, Motilal Oswal Financial Services Ltd, Nuvama Wealth and Investment Limited (Edelweiss Broking Limited), Prabhudas Lilladher Pvt Ltd, Pravin Ratilal Share & Stock Brokers Limited, RR Equity Brokers Private Limited, Sharekhan Limited, SMC Global Securities Ltd and YES Securities (India) Limited

Escrow Collection Bank and Refund Bank : Axis Bank Limited

Public Offer Account Bank : Kotak Mahindra Bank Limited • **Sponsor Banks:** Axis Bank Limited and Kotak Mahindra Bank Limited

UPI: UPI Bidders can also bid through UPI Mechanism.

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the RHP.

For **Aadhar Housing Finance Limited**
On behalf of the Board of Directors
Sd/-
Harshada Pathak
Company Secretary and Compliance Officer

Place: Mumbai
Date: May 8, 2024

Aadhar Housing Finance Limited is proposing, subject to receipt of requisite approvals, market conditions and other considerations, an initial public offering of its equity shares (**"Equity Shares"**) and has filed the red herring prospectus dated April 30, 2024 with the RoC, read with the addendum to the RHP dated May 07, 2024 (**"RHP"**). The RHP is available on the website of SEBI at www.sebi.gov.in, website of stock exchanges i.e. NSE at www.nseindia.com, BSE at www.bseindia.com and on the website of the Company at https://aadharhousing.com/ and on the websites of the BRLMs, i.e. ICICI Securities Limited, Citigroup Global Markets India Private Limited, Kotak Mahindra Capital Company Limited, Nomura Financial Advisory and Securities (India) Private Limited and SBI Capital Markets Limited at www.icicisecurities.com, www.online.citibank.co.in/rhtm/citigroupglobalscreen1.htm, https://investmentbank.kotak.com, www.nomuraholdings.com/company/group/asia/india/index.html and www.sbicaps.com, respectively. Any potential investors should note that investment in equity shares involves a high degree of risk. For details, potential investors should refer to the RHP, including the section titled *"Risk Factors"* beginning on page 24 of the RHP. Potential investors should not rely on the DRHP for making any investment decision. Specific attention of the investors is invited to *"Risk Factors"* on page 24 of the RHP.

This announcement is not an offer of securities for sale in the United States or elsewhere. This announcement has been prepared for publication in India only and is not for publication or distribution, directly or indirectly, in or into the United States. The Equity Shares have not been, and will not be, registered under the United States Securities Act of 1933, as amended (the **"U.S. Securities Act"**) and may not be offered or sold 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. Accordingly, the Equity Shares are only being offered and sold (a) within the United States solely to persons who are reasonably believed to be "qualified institutional buyers" (as defined in Rule 144A under the U.S. Securities Act) in transactions exempt from or not subject to the registration requirements of the U.S. Securities Act, and (b) 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 jurisdiction where those offers and sales occur.

NATION, P13

CITING DROP IN DEMAND

Covishield developer AstraZeneca starts global recall of vaccine



ECONOMY, P2

'NO NASTY SURPRISE' ON INFLATION

GDP to expand by over 7% this fiscal, likely grew 8% in FY24: CEA



NATION, P13

US DOMINATES HENLEY RANKINGS

Mumbai, Delhi among 50 wealthiest cities; Asia Pacific gains



NEW DELHI, THURSDAY, MAY 9, 2024

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IN THE NEWS

BANKS, NBFCs RISE OVER INFRA LOAN RULE REVIEW HOPES

SHARES OF PSBs and infrastructure financing firms staged a rebound on hopes that RBI's draft rules on project financing would be diluted or may not be implemented in its existing shape, reports **Vivek Kumar M.** ■ P10

RBI DIRECTS NBFCs TO STICK TO LOAN CASH PAYOUT LIMIT

RBI ON WEDNESDAY warned some non-bank lenders against disbursing cash loans in excess of the ₹20,000 permissible limit, according to two sources and a letter seen by **Reuters.** ■ P10

HINDU COUNT FALLS 7.8%, MUSLIMS UP 43%: PM PANEL

THE SHARE OF the Hindu population fell by 7.82% between 1950 and 2015, while the Muslim population rose by 43.15%, according to a working paper of the EAC-PM. ■ PAGE 13

EXPLAINER

Will EU rule on corporate sustainability hit India's exports? ■ PAGE 9

CONGRESS WANTS ED, CBI PROBE

PM accuses Rahul of secret deal with Adani & Ambani

Modi suggests truckloads of black money reaching Congress

FE BUREAU
New Delhi, May 8

CONGRESS LEADER RAHUL Gandhi got a taste of his own medicine on Wednesday, with Prime Minister Narendra Modi accusing the grand old party of entering into a "secret deal" with industrialists Gautam Adani and Mukesh Ambani.

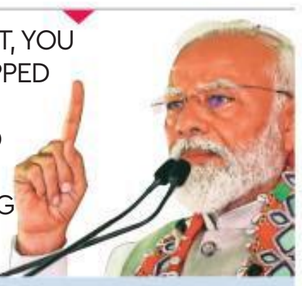
"How many sacks of black money has he received?" Modi asked, referring to Gandhi as Congress *Shehzada*. "What deal has been struck? Overnight, you have stopped abusing Adani and Ambani. There is definitely something fishy," the PM said at an election rally in Telangana.

Gandhi has consistently questioned Modi's links with the tycoons and criticised policies he says have favoured wealthy businessmen over the poor, resulting in widening inequality levels in the country.

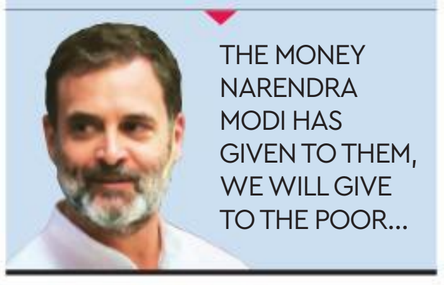
Though Modi accused him of being "silent" on the industrialist duo in this election season, Gandhi has actually been repeating the charge this time, too, particularly against Adani. At a campaign rally in Jharkhand on Tuesday, Gandhi spoke about the need for greater representation for tribals and said, "The BJP says you are *vanvasi* and they give all the forest land to Adani."

Modi's allegations, however, came as a surprise as he rarely mentions the names of any industrialist in his campaign speeches. On Wednesday, however, the gloves came off.

PRIME MINISTER NARENDRA MODI



CONGRESS LEADER RAHUL GANDHI



Continued on Page 12
■ PSU m-cap up 225% in 3 years: FM, P2

Birla mulls $1.2-bn Novelis IPO

PR SANJAI & BAIJU KALESH
May 8

HINDALCO INDUSTRIES IS considering seeking about $1.2 billion in a planned initial public offering (IPO) of US aluminum products maker Novelis, people familiar with the matter said, in what could be one of the year's biggest share sales.

Kumar Mangalam Birla's Hindalco may target a valuation of about $18 billion for Atlanta-based Novelis, the people said, asking not to be identified.

The group could seek to list Novelis on the New York Stock Exchange by September, pending approvals from the US Securities and Exchange Commission, the people said.

Novelis is the world's biggest maker of flat-rolled aluminum products, used in an array of goods, from cars to soda cans. The company said in February it had filed confidentially for the listing with the SEC.

Deliberations are ongoing and details of the fundraising, including size, could change, the people said. The aluminum products maker may also still decide not to proceed with an IPO, they said.

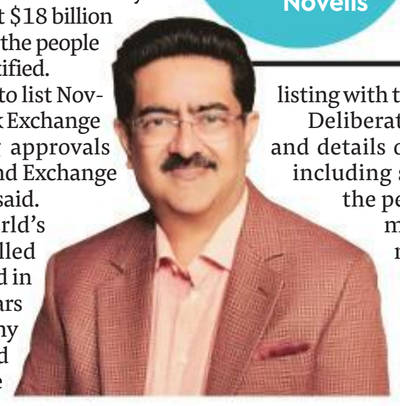
A representative for Hindalco declined to comment.

Hindalco purchased Novelis in a multibillion-dollar deal in 2007. The US unit contributed to more than 60% of the Indian company's revenue last financial year. Under the proposed sale, the stock will be offered by a unit of Hindalco and Novelis won't receive any proceeds, the people said. Bank of America Corp and Citigroup are among the banks working on the Novelis listing, Bloomberg News has reported. **—BLOOMBERG**

LISTING PLANS



- May seek to list the Atlanta-based on the New York Stock Exchange by Sept
- Company filed confidentially for the listing with the SEC in Feb
- Bank of America Corp, Citigroup among banks working on the Novelis listing



Curbs on Bank of Baroda mobile app removed

BANK OF BARODA on Wednesday said the Reserve Bank of India (RBI) has lifted the restrictions on its mobile app 'Bob World', paving the way for the public sector lender to onboard customers digitally, reports **Sachin Kumar.** The banking regulator on October 10 had asked the lender to suspend further onboarding to customers onto Bob World due to supervisory concerns.

The RBI action against the bank had come after reports that bank employees used unverified mobile numbers of multiple customers to boost registrations on Bob World. Bank of Baroda had denied these reports, terming them incorrect. The reprieve has come after the bank took several corrective measures, including removal of its chief digital officer. "The bank remains committed to ensure adherence and compliance of regulatory guidelines," Bank of Baroda said. ■ Page 10

Staff protests: AI Express cancels over 90 flights

AIR INDIA EXPRESS has cancelled more than 90 flights since Tuesday night with around 150 cabin crew reporting sick to protest against the alleged mismanagement at the Tata Group-owned airline, leaving thousands of passengers stranded at various airports in the country, reports **Rohit Vaid.**

Aloke Singh, the carrier's CEO, said more flights will be curtailed for the next few days. "The disruptions have cascaded across the network, forcing us to curtail the schedules over the next few days. We had to do this to cope with the non-availability of crew and to recover schedules," he said.

The civil aviation ministry has sought a report from the airline on the cancellations and asked it to resolve the issues promptly. Air India Express has also been advised to ensure facilities to passengers as per DGCA norms. ■ Page 4

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[1]During the previous year, the company had allotted 3,63,63,636 Compulsorily Convertible Preference Shares (CCPS) (Comprising of 1,70,36,363 Class A CCPS and 1,93,27,273 Class B CCPS) of face Value of ₹550 each aggregating to ₹2,000 Crore. As Per Section 43 of the Companies Act, 2013, the preference shares are classified as part of Share Capital. However, As per Ind AS 32 "Financial Instruments: Presentation" and terms and conditions of such preference shares, they are required to be classified as a financial liability.

In accordance with Ind AS 32 "Financial Instruments: Presentation", the company had classified these CCPS as a financial liability and presented it in accordance with Schedule III division III of theCompanies Act, 2013 (disclosed under the head of subordinated liabilities). These CCPS are subsequently measured at fair value through profit or loss as per IND-AS 109 requirements. If these CCPS were classified in accordance with section 43 of the Companies Act, 2013 i.e., as equity, profit after tax for the year ended March 31, 2024 would be higher by ₹348.69 Crore (₹985.74 Crore - ₹637.05 Crore), total equity would be higher by ₹2,611.24 Crore, and subordinated liabilities would be lower by ₹2,611.24 Crore as at March 31, 2024.
Note: All numbers are consolidated as on March 31, 2024; [2]Banking, Financial Services, and Insurance; [3]Total of on-roll & off-roll employees

Hero FinCorp Limited | CIN: U74899DL1991PLC046774 | Registered Office: 34, Community Centre, Basant Lok, Vasant Vihar, New Delhi, 110057 - INDIA | Tel: +91 11 4948 7150 | www.HeroFinCorp.com

Economy

THURSDAY, MAY 9, 2024

IN THE NEWS

INTEREST FREE LOANS TO BANK STAFF TAXABLE: SC

WHILE UPHOLDING SECTION 17(2) of the Income Tax Act, the Supreme Court has held that interest-free/ concessional rate loans given by banks to their employees will qualify as "fringe benefits", and are thus taxable. The SC said that these benefits availed by bank employees are "unique" to them, and thus liable for taxation.

GOVT INTRODUCES HIGH-YIELDING WHEAT VARIETY

TO BOOST OUTPUT, the Indian Agricultural Research Institute (IARI), a premier institute credited for developing most of the rice and wheat varieties in the country, has introduced a new high-yielding variety of wheat seed. The new seed variant — HD 3386, recently approved by the central seed committee of the agriculture ministry, is resistant to yellow, and leaf rust diseases mostly reported in the key wheat growing region of northwest region — Punjab, Haryana, Uttar Pradesh and Rajasthan.

INDIA BECOMES 3RD LARGEST SOLAR POWER GENERATOR

RAPID SOLAR ENERGY deployment in India pushed the country past Japan to become the world's third-largest solar power generator in 2023, according to a new report. The report by global energy think tank Ember said India ranked ninth in solar energy deployment in 2015. Solar produced a record 5.5% of global electricity in 2023. In line with the global trend, India generated 5.8% of its electricity from solar last year, as reported in Ember's "Global Electricity Review".

INDIA'S STEEL DEMAND BOOM TO CONTINUE: SECY

THE DOMESTIC STEEL demand is expected to grow at a rate of 10% over the next few years, supported by the government's focus on infrastructure, steel secretary Nagendra Nath Sinha said on Wednesday. The official made the remarks addressing a 'CII Conference on Future Ready and Green Manufacturing' conference in the national capital. With the government's focus on infrastructure, the domestic steel demand will grow in double-digits, he said. FE BUREAU & AGENCIES

● 'HIGHER CAPEX, BETTER CAPITAL MANAGEMENT'

225% jump in m-cap of PSUs in three years: FM



FE BUREAU
New Delhi, May 8

THE COMBINED MARKET capitalisation of 81 listed Public Sector Undertakings (PSUs), including banks and insurance companies, has grown by 225% in the last three years, aided by the government's higher capital expenditure, better capital management and professionalism, finance minister Nirmala Sitharaman said on Wednesday.

In a rebuttal to Congress and Rahul Gandhi's claim that PSUs are being "dismantled" and are in disarray under the Modi government, in a post on 'X', Sitharaman said the facts reveal a very different picture."

PSUs, which suffered and were neglected by the Congress-led UPA government, such as Hindustan Aeronautics Limited (HAL), have seen a resurgence under the Modi government, she said.

"HAL's market valuation has skyrocketed by 1,370% in merely 4 years, rising from ₹17,398 crore in 2020 to ₹2.5 trillion as of May 7, 2024. HAL, on 31st March 2024, announced its highest-ever revenue of more than ₹29,810 crore for FY24 and has a robust order book of over ₹94,000 crore. These figures hardly suggest a "weakening" institution but rather one experiencing significant fortification," Sitharaman wrote. "Contrary to @RahulGandhi's claim, it was the Congress party that left India crippled, relying heavily on imports rather than empowering our own institutions like HAL."

Total market cap of all 81 listed PSUs (62 CPSEs, 12 PSBs, 3 Public Sector Insurance Companies and IDBI Bank) has grown by 225%, she said.

NIRMALA SITHARAMAN, FINANCE MINISTER

CONTRARY TO @RAHULGANDHI'S CLAIM, IT WAS THE CONGRESS PARTY THAT LEFT INDIA CRIPPLED, RELYING HEAVILY ON IMPORTS RATHER THAN EMPOWERING OUR OWN INSTITUTIONS LIKE HAL

Returns by Nifty CPSE of nearly 78.8% have significantly outpaced NIFTY 500 (27.4%) and NIFTY 50 (22.5%). Market Cap of 12 listed PSBs has increased 2.95 times (195%) from ₹5.45 trillion as of March 31, 2021 to ₹16.12 trillion as of March 31, 2024.

Notably, 15 CPSEs have experienced an impressive CAGR ranging from 76% to 100%, reflecting substantial value appreciation and investor confidence. Additionally, 25 CPSEs have demonstrated strong growth with a CAGR ranging between 51% to 75%, while 28 CPSEs have shown steady expansion within the range of 26% to 50%.

Similarly, said the minister, the Modi government's initiatives have helped the PSBs to recover from the banking crisis created by the UPA. Gross NPAs in PSBs have fallen to decadal lows of 3.2% and profits are at record highs, even as the push to financial inclusion brings formal banking to every corner of the country.

She also said false claims also were made with respect to people losing jobs after disinvestment. Post-privatisation, Air India has seen significant growth in employment opportunities, with over 7,500 new employees (both flying and ground staff) having joined the company since privatisation, Sitharaman said.



RBI project loans rules seen to hit highways sector

Higher provisioning could scupper plans to revive pvt risk capital

MUKESH JAGOTA
New Delhi, May 8

IF THE RESERVE Bank of India's (RBI) draft guidelines on financing of project loans gets implemented as proposed, it would lead to a disruption in the highways sector, which has witnessed aggressive public capex over several years, and is expecting a return of private risk capital.

Many projects will have to go back to the drawing board for reworking of costs and concession models due to the RBI's tighter norms, sources in the industry said. According to analysts, the impact of higher provisioning for projects in the construction and operational phase would lead to a 0.25% to 0.75% increase in borrowing costs of developers that in turn will have a cascading impact on the entire chain in the sector that saw an investment of ₹3.01 trillion last financial year.

The BOT (Toll) projects that have been operational for some time might escape the higher provisioning rule as their debt would have declined by 20%

The RBI's draft guidelines were released on May 3 for public comments and cover "Infrastructure, Non-Infrastructure and Commercial Real Estate" sectors. The last day for comments is June 15.

The guidelines clearly demarcate provisions to be made for loans by lenders in the design phase, construction phase and commencement phase and commencement of commercial operations. In the highways sector, these would be applicable to projects developed by concessionaires under Hybrid Annuity Model and Build Operate Transfer Model (BoT).

Depending on the road stretch and the borrower, the cost of loans for road construction range between 8-11%. HAM accounts for around 30% of the highways awarded and this year the target of 10% has been set for BoT.

The government is making an effort to revive private investment through BoT. It made changes in model concession agreement to make this mode of highway construction more attractive. The NHAI was planning to come out with tenders for around 900 km of highway stretches to be awarded under BOT (Toll) by 2025-26. The new proposal of higher provisioning would add another layer of uncertainty among developers.

"Higher costs would also reduce the NHAI's share in toll revenues of BoT projects," said Jagannarayan Padmanabhan, senior director at Crisil.

The highways built under Engineering Procurement Construction (EPC) where the National Highways Authority of India (NHAI) fully pays for the construction would not be impacted much as these projects do not have stages like "commencement of commercial operations".

The other big spender on asset creation — the railways — too would escape the full impact of the guidelines as its projects are developed in EPC mode. The railways capital expenditure was ₹2.4 trillion in 2023-24.

The draft guidelines propose an increase in provisioning for loans to projects in the construction phase to 5% from 0.4% at present. In the operational phase, the provisioning for loans has been proposed at 2.5% wich can be brought down to 1% provided the project has a positive net operating cash flow that is sufficient to cover current repayment obligation to all lenders, and total long-term debt of the project with the lenders has declined by at least 20%.

The BOT (Toll) projects that have been operational for some time might escape the higher provisioning rule as their debt would have declined by 20% but the ones that have commenced operations recently will take another 4-5 years to get there, Vinay Kumar G, Vice President and Sector Head - Corporate Ratings, ICRA said.

The biggest impact of the RBI move will be felt in projects in the HAM mode. In HAM 40% of the cost is paid by the NHAI at the construction cost while 60% is contributed by the concessionaire. This cost is then reimbursed to the concessionaire over a period of 15 years Along with annuity payments the authority also pays interest at 3% over bank rate. Higher borrowing costs may force revision of the formula.

GDP likely grew 8% in FY24: CEA

To expand 7%-plus this year, says chief economic adviser

FE BUREAU
New Delhi, May 8

INDIA'S ECONOMY LIKELY grew by 8% in 2023-24 and the expansion rate may be over 7% in the current financial year, chief economic adviser V Anantha Nageswaran said on Wednesday, adding that any 'nasty upside surprises' on inflation isn't expected.

On the decline in households' net financial savings in FY23, Nageswaran said households ran down the financial savings to accumulate real assets, leading to a portfolio shift.

He said there was a "high possibility" of GDP growth having touched 8% in FY24 on the back of robust growth registered during the three quarters of the financial year ended March 2024. The GDP data for FY24 will be released by end-May.

GDP in real terms grew 8.4% in Q3FY24, 7.6% in Q2 and 7.8% in Q1. The government's second advance estimate pegged the growth rate at 7.6% for FY24.

V ANANTHA NAGESWARAN, CHIEF ECONOMIC ADVISER

THERE WAS A "HIGH POSSIBILITY" OF GDP GROWTH HAVING TOUCHED 8% IN FY24 ON THE BACK OF ROBUST GROWTH REGISTERED DURING THE THREE QUARTERS OF THE FINANCIAL YEAR ENDED MARCH 2024



For the current financial year, the International Monetary Fund has estimated growth rate of 6.8% while the Reserve Bank of India has pegged it at 7%. "If the RBI forecasts of 7% for FY25 turn out to be either correct or even underestimated, then it would be the fourth consecutive year of 7% or higher growth rate," he said.

On inflation, the economist said a lot would depend on how the monsoon shapes up. Although the expectations are that there will be an above-normal monsoon, spatial and temporal distribution' will matter. "We don't see, at the moment, scope for nasty upside surprises. There can always be scenarios in geopolitics that can cause inflation to be more than what we expect but at this point, the baseline scenario is that inflation gradually converges to the midpoint of the target range," Nageswaran said.

RBI is maintaining a headline CPI inflation target of 4% with a tolerance band of +/- 2%.

Considering factors such as geopolitical conflicts, potential adverse domestic weather shocks and the prediction of an above-normal monsoon this year by the IMD, the RBI has projected CPI inflation for 2024-25 at 4.5% compared with 5.4% in 2023-24.

On the growth beyond FY25, the CEA said, there is a possibility of India growing between 6.5-7% as balance sheet strength in the financial sector and the corporate sector has been strengthened.

Talking about the households' net financial savings in FY23 which stood at 5.3% of GDP, the lowest in around five decades, he said it was due to a portfolio shift of savings.

He also said that the household sector's net financial savings flows were lower in 2022-23 at 5.1% due to the bulk of savings shifting to real sectors. "Considering the slump we had in real estate in the second decade, it was a good portfolio shift," he said.

Responding to a question about raising the tax-GDP ratio, the CEA said it has to happen organically. "I think the kind of tax-GDP ratio we have for an economy of this per capita income is commensurate. Sometimes if the tax-GDP ratio is rising much faster than per capita income and it could come into the way of economic activity," he added.

● **VIVEK KUMAR DEWANGAN,** CHAIRMAN AND MANAGING DIRECTOR, REC

'Plan to hike RE share to 30% by 2030'

REC, state-run non-banking financial corporation in the power sector, plans to increase its portfolio in lending to the renewable energy sector to 30% from the current 10% by 2030. Moreover, it plans to double its assets under management to ₹10 trillion by 2030 with both conventional-energy and RE projects forming the major part of it, chairman and managing director **Vivek Kumar Dewangan** *told* **Arunima Bharadwaj** *and* **Raghavendra Kamath**. *The company reported a 33% annual rise in its consolidated net profit for Q4FY24 at ₹4,079 crore and targets to become a net zero NPA (non-performing asset) firm by the end of this financial year.*

What is your plan with regard to increasing the portfolio?

In the last two years, REC has seen phenomenal growth. In FY23, our loan book increased by 13% but in FY24, it was up by 17%. Going forward, we would like to double our assets under management to ₹10 trillion from $60 billion to $125 billion by 2030.

If we are able to maintain a growth trajectory, say 15% itself, we will be able to reach this target by 2030. If growth is 17% or more, which we are quite hopeful about, we will be able to reach this target in 2029, one year ahead. We are targeting 40% sanctions to go to RE projects. And since turnout time is quite fast we are expecting a lot of disbursal this fiscal and the next. Every year till 2030 we will be able to add 3-4% additional AUM from RE projects.

Of the ₹10 trillion AUM, we plan to sanction ₹5 trillion to the conventional including -, generation, distribution, transmission sectors. This, we may, increase to ₹6 trillion. We are focused only on good asset quality, good entity, where revenue cash flows are assured only those non-power infra log we are sanctioning. REC has diversified in the non-power sector in the last few years.

What kind of growth do you see in each segment of your portfolio going forward?

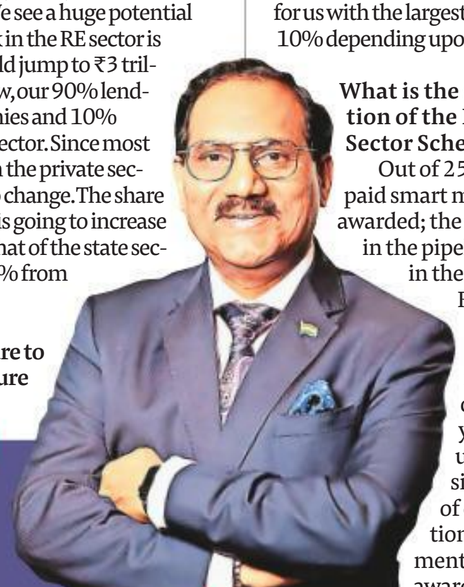
The share of renewable energy in our portfolio presently is only 7% at around ₹35,000 crore. We see a huge potential and our loan book in the RE sector is going to see a tenfold jump to ₹3 trillion by 2030. Right now, our 90% lending is to the state companies and 10% lending is to the private sector. Since most RE projects are coming in the private sector, this profile is going to change. The share of private sector lending is going to increase from 10% to 30%, and that of the state sector will come down to 70% from 90%.

What about the exposure to non-power infrastructure sector?

The share of non-power infra logistics in our portfolio will grow four times to ₹2 trillion by 2030 from the current ₹50,000 crore. In the conventional sector too, we aim to finance projects totaling 74 megawatt (MW) capacity as the government targets the addition of 94 MW of new coal-based capacity by 2032. Nowadays, the cost of coal-based plants have increased to ₹10 crore per MW. So, we are targeting a conservative estimate of ₹3 trillion worth coal-based power generation projects. This is the most profitable business for us with the largest margin with more than 10% depending upon the rating of the utility.

What is the status of implementation of the Revamped Distribution Sector Scheme?

Out of 250 million, 140 million prepaid smart meters have already been awarded; the remaining 110 million are in the pipeline. These will get installed in the next 2-3 years. Even after RDSS is over, the distribution infrastructure is quite old in the country. It will require continuous upgradation for the next 10-15 years. I see that the distribution sector and transmission sector will require a lot of capex and we will be sanctioning projects in this segment. Some smart metering awards are a bit delayed, perhaps it will be extended. RDSS brings us ₹70,000-80,000 crore business.



AT THE START OF 2018 WE HAD 36 STRESSED ASSETS, WE HAVE ALREADY RESOLVED ABOUT MORE THAN 21 PROJECTS, 15 ARE LEFT

Fall in manufacturing capex led to low capital formation in FY23

PRIYANSH VERMA
New Delhi, May 8

INDIA'S GROSS CAPITAL formation (GCF) grew at a moderate pace of 6.9% in FY23 as against 20.6% in FY22, largely due to a sharp contraction recorded in the "industry sector's" GCF, data from the 'National Accounts Statistics 2024' showed.

The contraction within industry was the most pronounced in manufacturing, followed by construction; and was mostly due to low GVA growth amidst high interest rate scenario, say economists.

In the first three quarters of FY24, the GFCF grew at 10.2% as against 7.8% growth recorded during the corresponding period of FY23. The National Statistical Office's (NSO) has projected GFCF in the entire FY24 to grow at 10.2%, much higher than 6.6% growth recorded in FY23. Also, GFCF's share in the GDP is likely to touch 34.1% in FY24, the highest in 12 years.

They expect GCF to perform well in FY24 as overall capex expectedly remained strong. "While there is a government's emphasis on capex-driven growth, particularly focusing on public expenditure, there are initial signs indicating a potential upturn in private sector capex," said CareEdge's Mukherjee. Noteworthy increases in project announcements during Q4, coupled with improving business sentiment, underscore the private sector's intent towards undertaking capex initiatives, he said.

GROSS CAPITAL FORMATION GROWTH (%, y-o-y)

	Total	Agriculture	Industry	Services
FY19	12	8.9	18.8	8.6
FY20	-2.1	2.1	-6.3	-0.2
FY21	-8.7	16.9	-1.3	-15.5
FY22	20.6	8.4	18.1	23.9
FY23	6.9	17.7	-3.5	11.8

Source: National Account Statistics 2024, MoSPI

The industry's GCF contracted 3.5% in FY23, while that of services grew 11.8%. Industry's GCF, in absolute terms, accounted for 32% of the overall GCF, and services' comprised 60%. The agriculture GCF (8% of overall), on the other hand, grew at a seven-year high of 17.7% in FY23.

GCF, by definition, is the total value of gross fixed capital formation (GFCF), changes in inventories (elements of working capital), and acquisitions minus disposals of valuables. The GFCF predominantly captures capital expenditure, and is part of the national income (or GDP) data.

The manufacturing GCF had contracted 5.4% in FY23, at the steepest pace in nine years. This came amidst a 2.2% contraction in gross-value-added (GVA) during the year. The construction GCF, meanwhile, contracted 2.9% in FY23.

"GCF grew slowly or at negative rates for manufacturing in construction for two reasons. First, the GVA growth in manufacturing was negative; and second, the base effect was there for both the segments," said Madan Sabnavis, chief economist, Bank of Baroda, while adding that the capacity utilisation during FY23 was also low which obviated the need to invest.

Sarbartho Mukherjee, senior economist at CareEdge Ratings, however, said that industry's GFCF (within GCF) contracted merely 1.5% in FY23. "Therefore, the contraction observed in GCF during FY23 is likely attributed to a decline in the working capital component within the accounting framework," he said.

IN THE NEWS

COSTS TO WEIGH ON 2024 PRE-TAX PROFIT, SAYS BMW

BMW SAID ON Wednesday it expects a slight drop in pre-tax profit this year due to higher research and development, manufacturing and personnel costs, with a decrease in used car prices also contributing to the decline. The Munich-based automaker reported a fall in its first-quarter profit margin in its automotive segment as persistently higher costs weighed on its bottom line and demand for luxury cars in China remained muted.

HUAWEI BAN: INTEL SEES FALL IN REVENUE

INTEL EXPECTS SECOND-QUARTER revenue to fall below the midpoint of previously issued projections because of a new US ban on chip exports to Huawei. Revenue will remain within the previously guided range of $12.5 billion to $13.5 billion, Intel said in a statement Wednesday, "but below the midpoint." The company said it continues to expect revenue and earnings per share to grow in 2024 from a year earlier.

AGENCIES

LESS THAN TWO YEARS AFTER COLLAPSE

Customers will get all money back: FTX

MICHELLE CHAPMAN
May 8

FTX SAYS THAT nearly all of its customers will receive the money back that they are owed, two years after the cryptocurrency exchange imploded, and some will get more than that. FTX said in a court filing late Tuesday that it owes about $11.2 billion to its creditors. The exchange estimates that it has between $14.5 billion and $16.3 billion to distribute to them.

The filing said that after paying claims in full, the plan provides for supplemental interest payments to creditors, to the extent that funds still remain. The interest rate for most creditors is 9%.

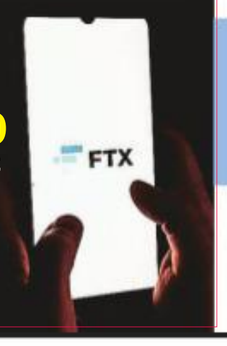
Customers and creditors that claim $50,000 or less will get about 118% of their claim, according to the plan, which was filed with the US Bankruptcy Court for the District of Delaware. This covers about 98% of customers.

FTX said that it was able to recover funds by monetising a collection of assets that mostly consisted of proprietary investments held by the Alameda or FTX Ventures businesses, or litigation claims.

FTX, which was once the third-largest cryptocurrency exchange in the world, filed for bankruptcy protection in November 2022 after it experienced the crypto equivalent of a bank run.

PAYING CLAIMS IN FULL

- In a court filing, FTX said that it owes about $11.2 billion to its creditors
- Customers & creditors that claim $50,000 or less will get about 118% of their claim



- FTX said that it was able to recover funds by monetising a collection of assets
- CEO and founder Sam Bankman-Fried resigned when the exchange collapsed
- Bankman-Fried was convicted in November of fraud and conspiracy

CEO and founder Sam Bankman-Fried resigned when the exchange collapsed.

In March he was sentenced to 25 years in prison for the massive fraud that occurred at FTX.

Bankman-Fried was convicted in November of fraud and conspiracy — a dramatic fall from a crest of success that included a Super Bowl advertisement, testimony before Congress and celebrity endorsements from stars like quarterback Tom Brady, basketball point guard Stephen Curry and comedian Larry David.

The company appointed as its new CEO John Ray III, a long-time bankruptcy litigator who is best known for having to clean up the mess made after the collapse of Enron.

"We are pleased to be in a position to propose a chapter 11 plan that contemplates the return of 100% of bankruptcy claim amounts plus interest for non-governmental creditors," Ray said in a prepared statement.

That may be diminished consolation for investors at FTX. When the company sought bankruptcy protection in November 2022, bitcoin was going for $16,080.

Prices have soared while the assets at FTX have been sorted out for the past two years. A single bitcoin on Tuesday was selling for close to $62,675. That comes out to a 290% loss, if those investors had held onto those coins. The bankruptcy court is set to hold a hearing on June 25. —AP

US pauses Israel arms shipment due to Rafah

PRESIDENT JOE BIDEN'S decision to hold up delivery of high payload munitions to Israel was taken over a possible Israeli offensive in Rafah that Washington believes could put Palestinian civilians at risk, Defence Secretary Lloyd Austin said on Wednesday.

Austin was the first senior Biden administration official to publicly explain what appeared to be a possible shift in US policy towards arming Israel.

Biden had pledged his complete support for Israel following the October 7 attack on the country by Palestinian militant group Hamas, and he sent Washington's closest West Asia ally weaponry worth billions of dollars. —REUTERS



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EXTRACT OF CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31 MARCH 2024

(INR in crore, unless otherwise stated)

Sr. No.	Particulars	Quarter ended 31 March 2024 (Unaudited)	Year ended 31 March 2024 (Audited)	Quarter ended 31 March 2023 (Unaudited)
1	Total Income	135.55	616.37	120.91
2	Net Profit before tax	18.72	125.78	20.08
3	Net Profit after tax	13.55	93.31	14.24
4	Total Comprehensive Income	13.87	92.65	15.10
5	Equity Share Capital (Face value of INR 2 each)	16.88	16.88	16.85
6	Reserves excluding revaluation reserve (i.e. Other Equity)	-	533.12	-
7	Earnings per equity share of face value INR 2 each (Not annualised for the quarters)			
	Basic (in INR)	1.61	11.06	1.69
	Diluted (in INR)	1.60	11.05	1.69

Notes:

1. Additional information on standalone financial results for the quarter and year ended 31 March 2024

Sr. No.	Particulars	Quarter ended 31 March 2024 (Unaudited)	Year ended 31 March 2024 (Audited)	Quarter ended 31 March 2023 (Unaudited)
1	Total Income	130.97	598.93	118.69
2	Net Profit before tax	18.80	127.16	22.39
3	Net Profit after tax	13.63	94.69	16.55
4	Total Comprehensive Income	13.75	94.05	17.31

2. The above is an extract of the detailed format of the financial results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of financial results for the quarter and year ended March 31, 2024 is available on the websites of the Stock Exchanges (www.bseindia.com and www.nseindia.com) and on the website of the Company (www. sulavineyards.com).
3. The above audited Financial Results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 8 May 2024.

For and on behalf of the Board of Directors
Rajeev Samant
CEO and Managing Director

Place: Mumbai
Date: 8 May 2024

US eyes curbs on China's AI access

REUTERS
Washington, May 8

THE BIDEN ADMINISTRATION is poised to open up a new front in its effort to safeguard US AI from China with preliminary plans to place guardrails around the most advanced AI Models, the core software of artificial intelligence systems like ChatGPT, sources said.

The Commerce Department is considering a new regulatory push to restrict the export of proprietary or closed source AI models, whose software and the data it is trained on are kept under wraps, three people familiar with the matter said.

Any action would complement a series of measures put in place over the last two years to block the export of sophisticated AI chips to China in an effort to slow Beijing's development of the cutting edge technology for military purposes. Even so, it will be hard for regulators to keep pace with the industry's fast-moving developments.

Commerce Department is considering a new regulatory push to restrict the export of proprietary or closed source AI models

The Commerce Department declined to comment. The Chinese Embassy in Washington did not immediately respond to a request for comment. Currently, nothing is stopping US AI giants like Microsoft - backed OpenAI, Alphabet's Google DeepMind and rival Anthropic, which have developed some of the most powerful closed source AI models, from selling them to almost anyone in the world without government oversight.

Government and private sector researchers worry US adversaries could use the models, which mine vast amounts of text and images to summarize information and generate content, to wage aggressive cyber attacks or even create potent biological weapons.

To develop an export control on AI models, the sources said the US may turn to a threshold contained in an AI executive order issued last October that is based on the amount of computing power it takes to train a model. When that level is reached, a developer must report its AI model development plans and provide test results to the Commerce Department.

That computing power threshold could become the basis for determining what AI models would be subject to export restrictions, according to two US officials and another source briefed on the discussions.

Uber shares tumble on surprise net loss, weak Q2 forecast

YUVRAJ MALIK
May 8



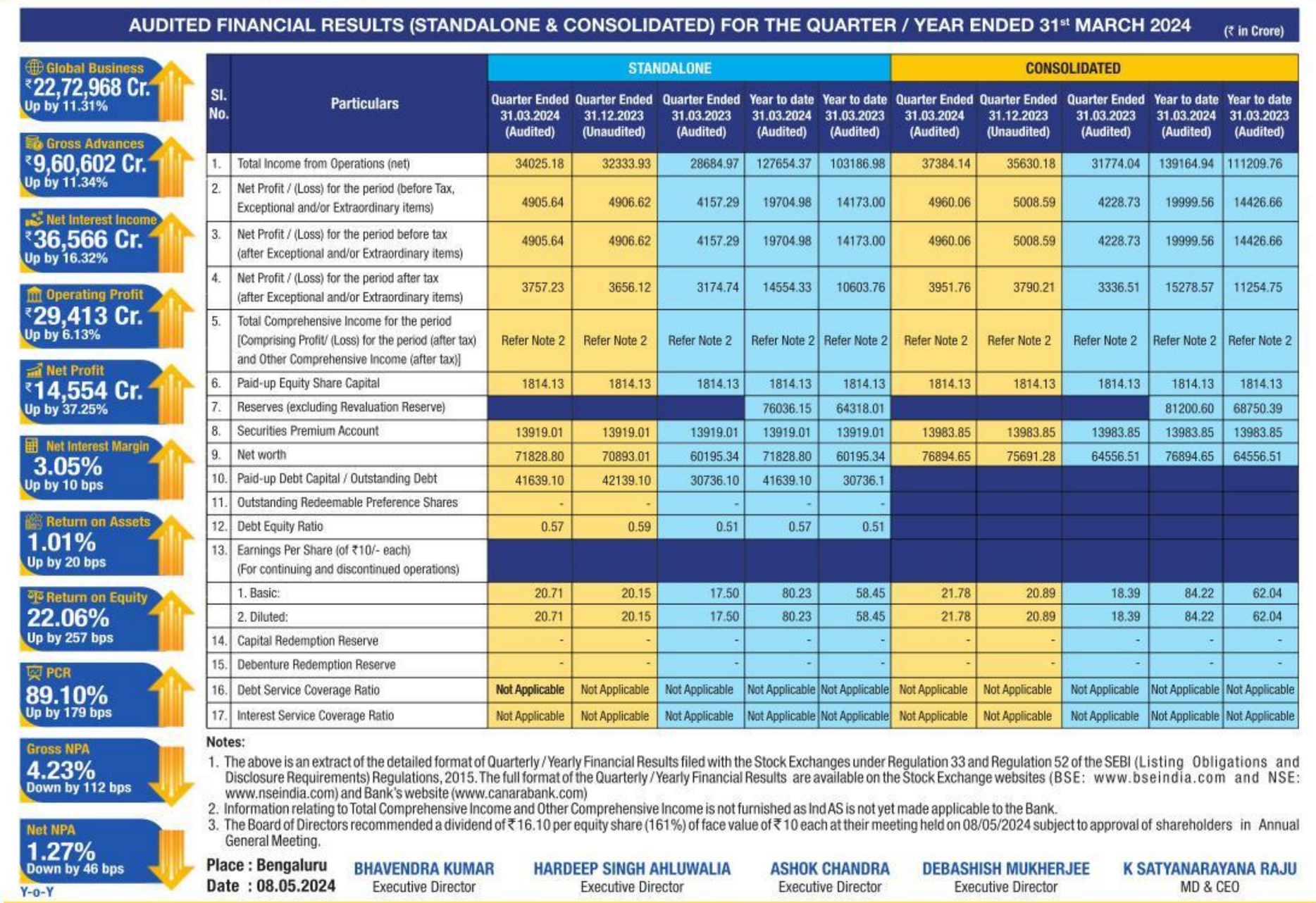
UBER POSTED A surprise first-quarter loss and forecast gross bookings in the second quarter below Wall Street expectations, sending the shares of the ride-share and food delivery company down nearly 9% on Wednesday.

The report suggests that Uber's growth could be slowing after a strong 2023 in which it dominated the US ride-share market and delivery business and posted its first annual profit. The stock price slide, its steepest single-day decline since October 2022, was set to erase more than $10 billion from Uber's market value if losses hold.

Uber reported a net loss of $654 million, driven by legal charges and provisions and those related to fair valuation of certain company investments. Analysts were expecting a net profit of $503.1 million. Uber also missed market expectations for quarterly gross bookings, a key metric that indicates the total dollar value of transaction on the platform. CFO Prashanth Mahendra-Rajah attributed it to softer ride-share demand in Latin America and the impact from certain holidays shifting into the first quarter.

"We were already expecting a deceleration in average spending in several markets due to slower-than-expected economic activity in the US in Q1 and persistent consumer pressures. However, this is way above the base case," said Thomas Monteiro, senior analyst at Investing.com.

In contrast, smaller rival Lyft posted better-than-expected result and forecast a strong second quarter on Tuesday, saying it saw an industry-wide pickup in ride-share demand. —REUTERS



AUDITED FINANCIAL RESULTS (STANDALONE & CONSOLIDATED) FOR THE QUARTER / YEAR ENDED 31st MARCH 2024 (₹ in Crore)

Global Business ₹22,72,968 Cr. Up by 11.31%
Gross Advances ₹9,60,602 Cr. Up by 11.34%
Net Interest Income ₹36,566 Cr. Up by 16.32%
Operating Profit ₹29,413 Cr. Up by 6.13%
Net Profit ₹14,554 Cr. Up by 37.25%
Net Interest Margin 3.05% Up by 10 bps
Return on Assets 1.01% Up by 20 bps
Return on Equity 22.06% Up by 257 bps
PCR 89.10% Up by 179 bps
Gross NPA 4.23% Down by 112 bps
Net NPA 1.27% Down by 46 bps
Y-o-Y

Sl. No.	Particulars	STANDALONE					CONSOLIDATED				
		Quarter Ended 31.03.2024 (Audited)	Quarter Ended 31.12.2023 (Unaudited)	Quarter Ended 31.03.2023 (Audited)	Year to date 31.03.2024 (Audited)	Year to date 31.03.2023 (Audited)	Quarter Ended 31.03.2024 (Audited)	Quarter Ended 31.12.2023 (Unaudited)	Quarter Ended 31.03.2023 (Audited)	Year to date 31.03.2024 (Audited)	Year to date 31.03.2023 (Audited)
1.	Total Income from Operations (net)	34025.18	32333.93	28684.97	127654.37	103186.98	37384.14	35630.18	31774.04	139164.94	111209.76
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	4905.64	4906.62	4157.29	19704.98	14173.00	4960.06	5008.59	4228.73	19999.56	14426.66
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	4905.64	4906.62	4157.29	19704.98	14173.00	4960.06	5008.59	4228.73	19999.56	14426.66
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	3757.23	3656.12	3174.74	14554.33	10603.76	3951.76	3790.21	3336.51	15278.57	11254.75
5.	Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Refer Note 2	Refer Note 2	Refer Note 2	Refer Note 2	Refer Note 2	Refer Note 2	Refer Note 2	Refer Note 2	Refer Note 2	Refer Note 2
6.	Paid-up Equity Share Capital	1814.13	1814.13	1814.13	1814.13	1814.13	1814.13	1814.13	1814.13	1814.13	1814.13
7.	Reserves (excluding Revaluation Reserve)				76036.15	64318.01				81200.60	68750.39
8.	Securities Premium Account	13919.01	13919.01	13919.01	13919.01	13919.01	13983.85	13983.85	13983.85	13983.85	13983.85
9.	Net worth	71828.80	70893.01	60195.34	71828.80	60195.34	76894.65	75691.28	64556.51	76894.65	64556.51
10.	Paid-up Debt Capital / Outstanding Debt	41639.10	42139.10	30736.10	41639.10	30736.1					
11.	Outstanding Redeemable Preference Shares	-	-	-	-	-					
12.	Debt Equity Ratio	0.57	0.59	0.51	0.57	0.51					
13.	Earnings Per Share (of ₹10/- each) (For continuing and discontinued operations)										
	1. Basic:	20.71	20.15	17.50	80.23	58.45	21.78	20.89	18.39	84.22	62.04
	2. Diluted:	20.71	20.15	17.50	80.23	58.45	21.78	20.89	18.39	84.22	62.04
14.	Capital Redemption Reserve	-	-	-	-	-	-	-	-	-	-
15.	Debenture Redemption Reserve	-	-	-	-	-	-	-	-	-	-
16.	Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
17.	Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

Notes:

1. The above is an extract of the detailed format of Quarterly / Yearly Financial Results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Yearly Financial Results are available on the Stock Exchange websites (BSE: www.bseindia.com and NSE: www.nseindia.com) and Bank's website (www.canarabank.com)
2. Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to the Bank.
3. The Board of Directors recommended a dividend of ₹16.10 per equity share (161%) of face value of ₹10 each at their meeting held on 08/05/2024 subject to approval of shareholders in Annual General Meeting.

Place : Bengaluru
Date : 08.05.2024

BHAVENDRA KUMAR, Executive Director
HARDEEP SINGH AHLUWALIA, Executive Director
ASHOK CHANDRA, Executive Director
DEBASHISH MUKHERJEE, Executive Director
K SATYANARAYANA RAJU, MD & CEO

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Companies

THURSDAY, MAY 9, 2024

IN THE NEWS

BHARAT FORGE Q4 PROFIT RISES 77% AT ₹227.12 CRORE

AUTO COMPONENTS major Bharat Forge Ltd on Wednesday reported a 77.8 per cent rise in consolidated net profit at Rs 227.12 crore in the fourth quarter ended March 31, 2024, riding on higher sales. The company had posted a consolidated net profit of ₹127.74 crore in the corresponding period of the previous fiscal.

PIRAMAL ENTERPRISES Q4 PAT AT ₹137 CR

PIRAMAL ENTERPRISES has posted a consolidated net profit of Rs 137 crore in January-March, boosted by proceeds from the sale of the company's share in Shriram Investment Holdings and income tax related gains, and recoveries from holdings in alternative investment funds.

ATLAN RAISES $105 MILLION IN SERIES C ROUND

SAN FRANCISCO-BASED data and AI governance platform Atlan has raised $105 million in Series C funding at a valuation of $750 million, led by Singapore's sovereign wealth fund (Government of Singapore Investment Corporation) GIC and venture capital firm Meritech Capital.

WIPRO, KOGNITOS PARTNER FOR GENAI BIZ SOLUTIONS

WIPRO ALONG with Kognitos, a Generative AI automation company of Wipro Ventures, announced a collaboration to deploy enterprise-ready GenAI-based business automation solutions. Additionally, Wipro Ventures, the corporate investment arm of Wipro, has invested an undisclosed amount in Kognitos as part of the firm's Series A funding round.

LAM RESEARCH EXPANDS CHIP SUPPLY IN INDIA

LAM RESEARCH Corporation on Wednesday announced its plans to expand its global semiconductor fabrication equipment supply chain to include India. The company said it is assessing capabilities across various supply chain segments and is exploring India-based suppliers who can collaborate to fulfil the need for precision components, custom parts, high purity gas delivery systems and other assemblies.

FE BUREAU & AGENCIES

Q4 SCORECARD

L&T net profit jumps 10% to ₹4,396 cr, declares dividend

RAJESH KURUP
Mumbai, May 8

ENGINEERING AND INFRASTRUCTURE conglomerate Larsen & Toubro (L&T) has posted a 10.3% rise in consolidated net profit at ₹4,396.12 crore for the fourth quarter that ended March on a rise in orderbook inflows and continued execution momentum. The net profit came above Street estimates of ₹4,018 crore.

In comparison, the engineering and infrastructure conglomerate had posted a net profit of ₹3,986.78 crore for the same period of the previous fiscal. The company's board recommended a final dividend of ₹28 per share.

During the reporting quarter, L&T's consolidated revenue from operations rose 15% to ₹67,078.68 crore from ₹58,335.15 crore recorded during the same period a year ago. Its Ebitda rose 5.9% to ₹7,234 crore from year-ago quarter, the company said in a statement.

A consensus estimate of Bloomberg analysts was expecting the firm to post a net profit of ₹4,018 crore, on revenues of ₹65,869 crore and an Ebitda of ₹7,157 crore.

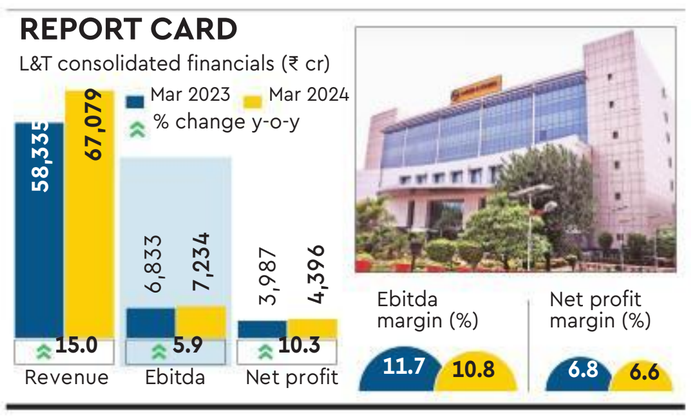
"The year has concluded on a very strong note for us. We have secured order inflows of more than ₹3 trillion and our order book is about ₹4.75 trillion, reflecting the continued trust reposed on us by all our esteemed clients. During the year, we successfully completed the maiden buyback of equity shares, in line with our aim to improve shareholder value," L&T CMD SN Subrahmanyan said.

"The tailwinds of India's economic growth will continue due to the impact of structural reforms, strengthening physical and digital infrastructure, improving institutional strength and strong governance," he added.

For the quarter, the company had an exceptional gain of Rs 93.61 crore, attributed to the divestment of stake in L&T Infrastructure Development Projects {L&T IDPL). On April 10, L&T concluded the sale of its stake in L&T IDPL, a joint venture, primarily engaged in the development and operation of toll roads and power transmission assets.

For the 12-month period ended March 31, L&T posted a 25% YoY rise in consolidated net profit at ₹13,059 crore, while revenue rose 21% to ₹2.21 trillion.

REPORT CARD
L&T consolidated financials (₹ cr)



Cabin crew woes: AI Express cancels over 90 flights

ROHIT VAID
New Delhi, May 8

AIR INDIA EXPRESS has cancelled more than 90 flights since Tuesday night with around 150 cabin crew reporting sick to protest against the alleged mismanagement at the Tata Group-owned airline, leaving thousands of passengers stranded at various airports in the country. The carrier's CEO Aloke Singh said that flights will be curtailed for the next few days. "The disruptions have cascaded across the network, forcing us to curtail the schedules over the next few days. We had to do this to cope with the non-availability of crew and to recover schedules," Singh said.

The civil aviation ministry on Wednesday sought a report from the airline on the cancellations and asked the airline to resolve the issues promptly. Air India Express has also been advised to ensure facilities to passengers as per DGCA norms.

An Air India Express spokesperson said the airline is engaging with the cabin crew members to understand the reasons for reporting sick and also apologised for the flight disruptions.

Discontent has been brewing among a section of the cabin crew at the low-cost carrier for some time now, especially after the start of the process to merge AIX Connect, formerly AirAsia India, with itself.

The development comes a month after Tata Group's full-service carrier Vistara witnessed pilot woes, forcing it to temporarily cut down capacity by 10%, or 25-30 flights daily.

As part of consolidating its airline business, Tata Group is merging Air India Express and AIX Connect, and Vistara with Air India. Flight disruptions are happening at various airports, including Kochi, Calicut, Delhi and Bengaluru. Domestic as well as international services, including to various Gulf countries, have also been hit, according to sources.

The airline is to operate 360 daily flights during the summer schedule that started in the last week of March.

"A section of our cabin crew has reported sick at the last minute, starting last night, resulting in flight delays and cancellations. While we are engaging with the crew to understand the reasons behind these occurrences, our teams are actively addressing this issue to minimise any inconvenience caused to our guests as a result," the Air India Express spokesperson said in a statement.

Apologising to the customers for the unexpected disruption, the spokesperson said those impacted by the cancellations will be offered a full refund or complimentary rescheduling to another date.

Late last month, a union representing a section of the Air India Express cabin crew alleged that the airline is being mismanaged and there is a lack of equality in the treatment of the staff. Air India Express Employees Union (AIXEU), a registered union, which claims to represent around 300 cabin crew members, mostly seniors, had also alleged that mismanagement of the affairs has affected the morale of the employees.

FLIGHT DISRUPTIONS

- Air India Express cancels 90+ flights amid cabin crew protest
- CEO curtails flights due to crew shortage
- Aviation ministry seeks report, urges swift resolution
- Cabin crew discontent linked to AIX Connect merger
- **Vistara also faces pilot issues, cuts capacity temporarily**
- **Disruptions hit domestic and international services**

ALOKE SINGH,
AIR INDIA EXPRESS CEO

"THE DISRUPTIONS HAVE CASCADED ACROSS THE NETWORK, FORCING US TO CURTAIL THE SCHEDULES OVER THE NEXT FEW DAYS.



Hero MotoCorp profit up 18% to ₹1,016 crore

FE BUREAU
New Delhi, May 8

ON THE BACK of easing input costs, newer product mix, and higher average selling price, Hero MotoCorp registered an 18.3% year-on-year (YoY) jump in standalone net profit to ₹1,016 crore during the January-March quarter. The number was slightly below Bloomberg consensus estimate of ₹1,048 crore.

Revenue from operations grew by 14.6% to ₹9,519 crore, beating estimates of ₹9,410 crore.

Earnings before interest, taxes, depreciation and amortisation (Ebitda) was up 25.5% to ₹1,359 crore, which was above estimates of ₹1,323 crore. Margin rose to 14.3% against 13.0% during the same period last year.

The company declared final dividend of ₹40 per share of ₹2 face value for FY24.

"During the year, our focus on product launches, network upgrade and customer satisfaction drove us to new heights. From the highest number of product launches, to the expansion of new format retail outlets and upgrade at super speed, to a digital-first approach in premium, we set the building blocks in place for accelerated growth in future," Niranjan Gupta, CEO said in a statement.

"Moving forward, we expect the macro-economic factors to aid the industry's growth. With commodity prices remaining stable, expectations of normal monsoons, and government spending expected to increase, we see multiple tailwinds for the sector over the upcoming quarters," Gupta added.

"During the year, Hero MotoCorp made a huge impression in the premium motorcycle segment by launching as many as six new products – Xtreme 125R, Xtreme 200S, Xtreme 160R 4V, Harley-Davidson X440, Karizma XMR and the Mavrick 440," the company said.

REPORT CARD
Hero Motocorp Standalone financials



TVS Motor Q4 net profit rises 18% to ₹485 crore

SWARAJ BAGGONKAR
Mumbai, May 8

TVS MOTOR COMPANY saw its fourth quarter ended March standalone net profit grow by 18% year-on-year on the back of volume surge, benign commodity costs and better product mix

The Chennai-based company, which is India's third largest two-wheeler maker, clocked ₹485 crore net profit during the reporting quarter which was lower than Bloomberg estimate of ₹530 crore. TVS's revenue from operations beat the Bloomberg estimate of ₹7,975 crore to surge to ₹8,169 crore, a jump of 24% y-o-y.

The company clocked total sales of 1,062,529 units during the March quarter, which was an increase of 22% y-o-y.

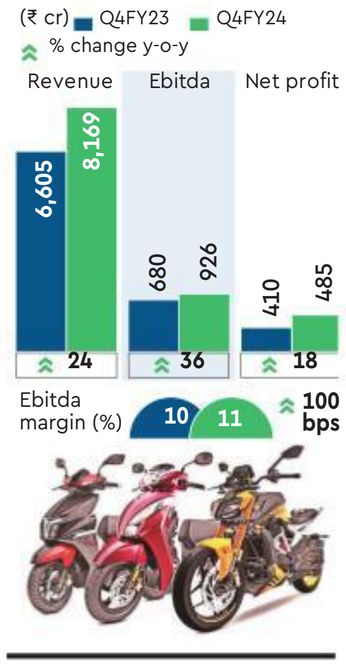
Operating EBITDA for the quarter under review is higher at 11.3% as against 10.3% during fourth quarter of last year.

Electric vehicles where it has a limited range of two-wheelers, grew by 15% y-o-y registering sales of 49,000 units in the quarter ended March 2024. TVS is the second largest player in the electric two-wheeler space.

KN Radhakrishnan, director and CEO, TVS Motor Company said, "We will be launching a range of EV products in the upcoming quarters. We will be announcing multiple options in the iQube to provide appropriate range and price combination with different battery capacities."

While exports of the electric scooter iQube has started, the company will debut in the electric three-wheeler space in FY25 and will target the international market as well with it, added Radhakrishnan in the post earnings conference call. TVS's net debt as of March 2024, stood at ₹1,028 crore.

REPORT CARD
TVS financials



Pidilite expects double-digit volume growth

But MD warns of short-term softness in demand due to long election period

VIVEAT SUSAN PINTO
Mumbai, May 8

PIDILITE INDUSTRIES, BEST known for its Fevicol and Fevikwik brand of adhesives, expects volume growth momentum to continue into FY25 on the back of a robust home improvement sector. The company reported an overall 15.2% underlying volume growth in Q4FY24, led by a 12.7% volume growth in its consumer & bazaar segment and 25.2% in its business-to-business segment.

But company MD Bharat Puri warned on Wednesday that there could be near-term softness in demand due to a long election period. The ongoing 2024 general elections, which began on April 19, will conclude on June 1. The results will be declared on June 4.

"There could be some demand concerns in the first quarter of FY25. What we have seen in the past is that long-duration elections have led to temporary disruption in the availability of labour and logistics. The extreme heat conditions in some parts of the country could also hamper demand," Puri said in a post-Q4 results media interaction.

The company missed street estimates on Q4 consolidated net profit (₹304 crore versus estimate of ₹425 crore), earnings before interest tax depreciation and amortisation (₹577 crore versus estimate of ₹621 crore) as well as Ebitda margins (19.9% versus an estimate of 21.9%) as it dialled up advertising spends. Other expenses, which include advertising expenditure increased by 25% year-on-year in Q4 to nearly ₹600 crore, though gross margin in Q4 expanded by 691 basis points versus last year on the back of easing input prices.

Consolidated revenue for the March quarter at ₹2,902 crore was marginally ahead of street estimates of ₹2,831 crore for the period.

Shares of Pidilite plunged nearly 6% intra-day on Wednesday to a two-month low before finally settling at ₹2,816.16 apiece on the BSE at the end of trade, down 4.54% versus the previous day's close.

Puri says that the company will stay the course on setting up new factories, building digital, route-to-market and supply chain capabilities for the future. Capital expenditure (capex) for FY25 will be in the region of ₹400-800 crore which will be utilised to set up around 3-5 new factories, he added. The company currently has 71 plants across India and some eight manufacturing units overseas.

Advertising and brand-building spends, Puri said, would remain high in view of the competitive intensity. "We had underspent in terms of advertising in FY23 due to inflationary pressures. We increased spends on advertising by 70% in FY24. We believe in being proactive as far as investing behind our brands goes," he added.



Bharat Puri, MD, Pidilite Industries

Baba Kalyani's brother opposes demand for dividing family assets

GEETA NAIR
Pune, May 8



BHARAT FORGE CHAIRMAN Baba Kalyani's brother, Gaurishankar Kalyani, has entered the legal fray against their sister's children, advocating for the court to dismiss their petition for the division of family assets. Gaurishankar filed an application in the Pune Civil Court, contending that his sister's children lack the entitlement to pursue partition.

Gaurishankar Kalyani, brother of Baba Kalyani and Sugandha Hiremath, said the Suit filed by Sugandha Hiremath's children is liable to be rejected, as their mother had clear knowledge that she was excluded from the Hindu Undivided Family (HUF) and had no locus standi.

He has said that his sister Sugandha Hiremath's children, Sameer Jai Hiremath and Pallavi Swadi, did not have any right to claim partition as they can only claim rights through their mother - Sugandha Hiremath – whose claims are barred by limitation.

The lawsuit, filed by his nephew and niece, Sameer Jai Hiremath and Pallavi Swadi, seeks division of assets within the Kalyani Hindu Undivided Family (HUF). The duo, aiming for a 1/9th share in all assets, petitioned the Pune Civil Court to freeze the HUF's assets, valued at Rs 65,000-70,000 crore. The siblings have petitioned the civil judge, Senior Division Pune, to halt Baba Kalyani and other senior members of the family from disposing of properties.

New car & SUV registrations hit a record high in April

SWARAJ BAGGONKAR
Mumbai, May 8

REGISTRATION OF NEW cars and sports utility vehicles was the best for any April last month alongside a robust demand for two-wheelers which was at an eight-year best in the same month.

Passenger vehicle retail sales jumped 16% year-on-year (y-o-y) to 335,123 units while sales of motorcycles and scooters rose 33% y-o-y to 1.64 million units, according to data shared by the Federation of Automobile Dealers Association (FADA).

Positive market sentiments, buoyed by stable fuel prices, a promising monsoon outlook, increased festive demand, and the wedding season, have significantly contributed to the upward trend. Supported by enhanced product availability, high discounts and better sentiments due to festivals like Navratri and Gudhi Padwa, helped spruce up demand.

As per estimates provided by car market leader Maruti Suzuki, the total PV wholesale sales for April stood at 338,341 units, which is largely in line with the retail volume of the same month.

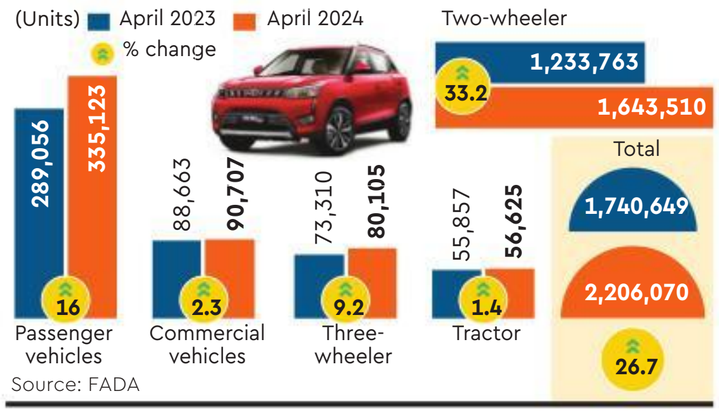
"Carmakers started to align their dispatches with actual retail offtake since March and the April volumes are the closest that the retail and wholesale numbers have got," said a car dealer in Mumbai.

The PV segment has been sitting on an inventory of more than 45 days, that is equivalent to nearly 500,000 units. FADa has been urging the vehicle makers to bring down the inventory to a more realistic level.

All segments combined; the automotive pack posted a growth of 27% y-o-y to 2.2 million units. However, the growth was not uniform across segments.

Commercial vehicles comprising trucks and buses grew by 2.3% y-o-y to 90,707 units. Tractor volumes increased by 1.3% y-o-y to 56,625 units. Three-wheelers grew by 9% y-o-y to 80,105 units.

IN TOP GEAR



Source: FADA

BEATS ESTIMATES

Tata Power profit up 11%

RAGHAVENDRA KAMATH
Mumbai, May 8

TATA POWER POSTED an 11% jump in profit after tax (PAT) at ₹1,046 crore in Q4FY24, as compared to ₹939 crore in Q4FY23. Analysts had estimated a profit of ₹950 crore. The company's revenues rose 27% at ₹16,256 crore, a tad higher than analyst estimates of ₹16,009 crore.

The company's PAT for FY24 rose 12% at ₹4280 crore, while revenues for the full year went up 10% at ₹61,542 crore.

"All over, companies are consistent in performance. Our operations have improved. All this is improving our profitability. Every quarter, we are improving our PAT," said Praveer Sinha, chief executive and managing director at Tata Power in a concall with media persons.

The company will incur a capital expenditure of ₹20,000 crore in FY25, half of which will go towards renewable energy and balance towards trasmission to and distribution and conventional energy, Sinha said.

He said the company has spent ₹10,000 crore in FY24.

Sinha said the company will play a significant role in Surya Gruha Yojana announced by the Prime Minister.

"The PM has announced that 1 crore houses will be lit up. With an average size of 2 to 3 KV, it comes to 25 to 30 MW of rooftop installations and takes three to four years to be implemented," he said.

CHARGED UP

₹1,046 cr
Tata Power's PAT in Q4FY24, up from **₹939 cr in Q4FY23**

₹20,000 cr
Tata Power's planned capex for FY25

Half of capex to go towards renewable energy, other half to transmission, distribution and conventional energy

On the RBI's proposed rules for funding projects under construction, he said it is in discussion stage and it is premature to say anything on that. He said the company's renewable energy capacity is at 10GW and they are on track to achieve 15 GW by FY27. "We are committed to supplying round-the-clock renewable energy to our consumers, with a mix of solar, wind and pumped hydro storage projects in our portfolio," Sinha said in a release.

"Odisha discoms have demonstrated the success of the public private partnership model and are now profitable within a short span of three years. We are well poised to take on newer power distribution opportunities once they open for privatisation," he said.



EXTRACT OF STANDALONE AND CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH 2024

(As per format prescribed under Annexure I of SEBI Circular no. CIR/CFD/FAC/62/2016 dated 5 July 2016)

(₹ in Crores)

Sr. No.	Particulars	Standalone			Consolidated		
		Quarter Ending		Year Ending	Quarter Ending		Year Ending
		31-03-2024	31-03-2023	31-03-2024	31-03-2024	31-03-2023	31-03-2024
		Audited	Audited	Audited	Audited	Audited	Audited
1	Total Income from Operations	1,391.68	1,152.59	4,850.54	1,660.02	1,383.83	5,898.32
2	Net Profit / (Loss) for the period (before tax and Exceptional items)	158.10	87.53	486.84	182.73	108.81	610.53
3	Net Profit / (Loss) for the period before tax (after Exceptional items)	158.10	87.53	486.84	198.33	108.81	595.24
4	Net Profit / (Loss) for the period after tax (after Exceptional items)	117.62	64.89	361.63	146.81	78.91	439.70
5	Total comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	116.73	54.37	359.00	145.49	67.64	436.47
6	Paid-up equity share capital (Face value of ₹2 each)	28.99	28.95	28.99	28.99	28.95	28.99
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet	-	-	2,593.70	-	-	2,647.22
8	Basic EPS (₹) (Face value of ₹2 each) [not annualized]	8.12	4.48	24.96	10.25	5.45	30.50
9	Diluted EPS (₹) (Face value of ₹2 each) [not annualized]	8.09	4.47	24.89	10.24	5.42	30.46

Notes:

1 The above is an extract of the detailed format of standalone and consolidated financial results for the quarter and year ending 31st March 2024 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the standalone and consolidated financial results for the quarter and year ending 31st March 2024 are available on the Stock Exchange websites (www.bseindia.com and www.nseindia.com) and on the Company's website (www.kirloskaroilengines.com).

2 The above extract of standalone and consolidated financial results for the quarter and year ending 31st March 2024 are reviewed and recommended by the Audit Committee and approved by the Board of Directors of the Company in their respective meetings held on 8th May 2024 and are audited by the Statutory Auditors of the Company.

3 The Board of Directors of the Company in its meeting held on 8th May 2024 has recommended a final dividend of Rs. 3.50/- (175%) per fully paid up equity share of Rs. 2 each for the year ended 31st March 2024.

Kirloskar Oil Engines Limited
A Kirloskar Group Company
Registered Office: Laxmanrao Kirloskar Road, Khadki, Pune - 411 003
CIN: L29100PN2009PLC133351

Place : Pune
Date : 8th May 2024

Tel: +91 20 2581 0341
Fax: +91 20 2581 3208, 2581 0209

Email: investors@kirloskar.com
Website: www.kirloskaroilengines.com

"Mark bearing word 'Kirloskar' in any form as a suffix or prefix is owned by Kirloskar Proprietary Ltd. and Kirloskar Oil Engines Ltd. is the Permitted User"

For Kirloskar Oil Engines Limited
Sd/-
Gauri Kirloskar
Managing Director
DIN: 03366274

Tata Motors launches 1-tonne Ace today

TATA MOTORS, India's biggest commercial vehicle maker, will launch a bigger and more powerful version of the electric Ace on Thursday. This move is poised to bolster the company's presence in the electric vehicle (EV) last-mile mobility segment.

Tata Motors will launch the 1.0 tonne electric Ace with a bigger payload and a slightly bigger drive range, said two sources. This new model will put it directly against the slightly bigger, but yet-to-be-launched IeV 3 made by Ashok Leyland-backed Switch Mobility.

The Ace EV 1.0 launch, which will happen at the Tata Motors plant in Pantnagar, comes just two years after the Mumbai-based company debuted in the electric mini truck space with the Ace EV with a payload of 0.6 tonne.

Sources said that the Ace EV 1.0 would sport newer applications as people who were using the 0.6 tonne desired a higher payload. The price of the Ace EV 1.0 will be disclosed on Thursday. The company has invited several fleet buyers for the unveiling.

— FE BUREAU

Vi confident of clearing vendor dues by FY26

JATIN GROVER
New Delhi, May 8



VODAFONE IDEA IS confident of clearing all its outstanding vendor dues by FY26, the company has told analysts in a recent meeting.

Besides the dues clearance, the company is looking to be 5G ready by the end of FY26, upsell premium plans to consumers, boost its average revenue per user (Arpu) via tariff hikes and 2G to 4G user conversion.

Comments from the company assume significance given its successful fundraise of ₹18,000 crore through follow-on offer (FPO), and basis this Vodafone Idea is soon expected to raise bank debt of ₹25,000 crore.

"The stars are finally aligning for Vi following completion of its long-delayed equity raise. The government's backing, which we view as tantamount to doing what it takes to ensure that the 3-player industry structure stays intact," said brokerage Citi Research in a note.

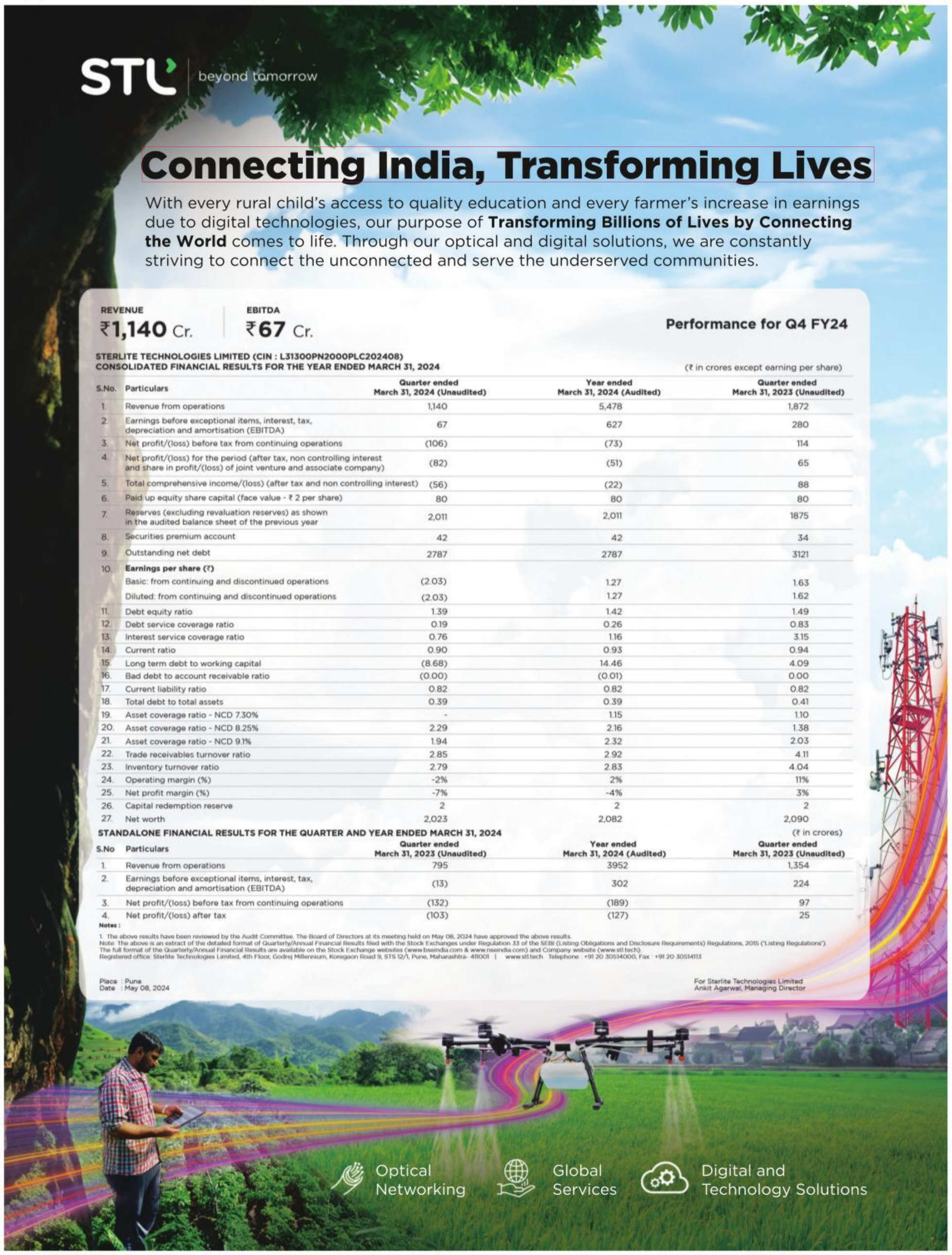
According to analysts' estimates, the company owes over ₹10,000 crore to Indus Towers and also about ₹3,000 crore to Nokia.

The brokerage expects Vodafone Idea's share price to touch ₹15 in base case and ₹25 in bull case scenario. According to Citi, the upcoming tariff hikes in the sector will be positive for the company and will help increase its average revenue per user (Arpu) to increase 60% in four years from ₹143 in FY24 to ₹230.

Vodafone Idea is looking to be 5G-ready by the end of FY26

Post polls, the telecom operators are expected to hike the tariffs by 20-25%, which will be crucial to improve their return on capital employed (ROCE). In FY27, analysts expect a similar hike of 20% in the headline tariffs by the operators.

In its meeting with analysts, the company's management said it expects its capital expenditure to be similar to what peers like Bharti Airtel have done over the last three years. The management said the capex would enable the company to provide seamless services to subscribers, where it did not have service before and upgrade the quality, where the service was inferior to its competitors.



VERDICT 2024

THURSDAY, MAY 9, 2024

IN THE NEWS

SC ORDER ON KEJRIWAL BAIL PLEA ON MAY 10

THE SUPREME COURT will deliver its order on granting interim bail to Delhi chief minister Arvind Kejriwal in a money laundering case linked to the alleged excise policy scam on May 10. Kejriwal was arrested on March 21 and is currently lodged in Tihar Jail.

695 CANDIDATES IN FRAY FROM 49 SEATS IN PHASE-V

A TOTAL OF 695 candidates are in the fray from 49 Lok Sabha constituencies spread across eight states and Union Territories in the fifth phase of the polls on May 20, the Election Commission said on Wednesday. The figure emerged after the scrutiny of 1,586 nomination forms filed for the fifth phase.

HOSHIARPUR BSP CANDIDATE JOINS AAP

IN A SETBACK to the Bahujan Samaj Party (BSP), its candidate from the Hoshiarpur Lok Sabha seat in Punjab Rakesh Soman on Wednesday joined the Aam Aadmi Party (AAP). Punjab chief minister Bhagwant Mann welcomed Soman into the party fold.

RAJNATH: POVERTY TO BE ERADICATED IN 10-15 YEARS

SENIOR BJP LEADER and defence minister Rajnath Singh on Wednesday claimed that poverty would be completely eradicated from India in the next 10-15 years and this is Prime Minister Narendra "Modi Ki guarantee".

K SUDHAKARAN BACK AS CONG'S KERALA CHIEF

AMIDST REPORTS OF strong displeasure and objection raised by a section of leaders, veteran leader K Sudhakaran on Wednesday took over as the Kerala Pradesh Congress Committee president after a brief interval. As per the direction of the party, Sudhakaran had temporarily stepped down following his candidature from Kannur.

AGENCIES

DID YOU KNOW?

● SARDAR SWARAN SINGH HOLDS THE RECORD OF BEING THE LONGEST-SERVING UNION CABINET MINISTER, WITH 23 YEARS OF UNINTERRUPTED MEMBERSHIP

Shah: After Rae Bareli loss, Rahul should settle in Italy

'After elections, he will have to take out Congress Dhoondo Yatra'

PRESS TRUST OF INDIA
Lakhimpur Kheri/Hardoi/Kannauj (Uttar Pradesh), May 8



Union home minister Amit Shah at an election rally in Hardoi, Uttar Pradesh, on Wednesday ANI

UNION HOME MINISTER Amit Shah on Wednesday accused Rahul Gandhi of pushing Pakistan's agenda and said the Congress leader would be defeated in Raebareli after which he should settle down in Italy, the only place left for him.

"From Amethi, he went to Wayanad and now is in Raebareli where he is going to be defeated. Now he should go to Italy and settle down there as it is the only one place left for him."

Hitting out at the INDIA bloc, he said leaders of opposition parties did not attend the consecration ceremony at the Ram temple as they were afraid of their vote bank and warned that they would put a "Babri" lock on the temple if they came to power.

"They might be afraid of their vote bank, we are not. Not only did we get the Ram Temple built, Modi also built the Kashi Vishwanath Corridor that was destroyed by Aurangzeb," he said.

"All of you know who comprises their vote bank. Uttar Pradesh will never support those who shy away from Lord Ram's work", the Union minister said.

He claimed that if the Opposition wins the elections, crackers will be burst in Pakistan. Accusing the Samajwadi Party (SP) of being a dynastic party, the senior BJP leader said Akhilesh Yadav is contesting from Kannauj, his wife Dimple Yadav from Manipuri, Aditya Yadav from Budaun, Akshay Yadav from Firozabad and Dharmendra Yadav from Azamgarh. Once their children become mature, they will contest from all 80 seats. They are not well-wishers of the Yadav community as well," he claimed.

Referring to SP leader Ram Gopal Yadav's statement in which he said the Ram temple issue is "bekar" (useless), Shah said, "Ram Gopal says the temple is useless. Remember me, though it is not going to happen, if the Opposition parties come to power, they will put a Babri naam ka tala (Babri lock) on the Ram temple."

"When you made Modi the prime minister for the second time, he not only won the legal dispute involving the Ram Janmabhoomi but also performed the bhoomi puja (groundbreaking ceremony) of the Ram temple and its pran pratishtha (consecration) was held in January," Shah said.

"After the first three phases of the Lok Sabha polls, Modiji has crossed 190 seats... In the fourth phase, under PM Modi's leadership, we are strongly heading towards 400 seats, while the SP, BSP and Congress have been wiped out," Shah said.

Will support Cong in bringing down Haryana govt: JJP

PRESS TRUST OF INDIA
Chandigarh, May 8



Haryana chief minister **Nayab Saini** addresses the media after an election rally, in Sirsa on Wednesday. He asserted that his government is not in any trouble PTI

BJP'S FORMER ALLY Jannayak Janata Party (JJP) said on Wednesday it is ready to help the Congress bring down the BJP government in Haryana, a day after three Independent MLAs withdrew support to the ruling party.

Claiming that the BJP government is reduced to a minority, the Congress, on its part, demanded the imposition of the President's rule and early Assembly elections.

However, chief minister Nayab Singh Saini asserted that his government is not in any trouble. His predecessor and party colleague M L Khattar also claimed that many MLAs are in touch with the BJP and there is "nothing to worry".

Independent MLAs Sombir Sangwan (Dadri), Randhir Singh Gollen (Pundri) and Dharampal Gonder (Nilokheri) withdrew support to the ruling BJP in Haryana on Tuesday and announced that they would back the Congress. The fast-paced political developments in the state come at a time when Lok Sabha polls are just a fortnight away and Assembly elections are scheduled to be held in October.

Speaking to reporters in Hisar, Jannayak Janata Party (JJP) leader Dushyant Chautala said if a no-confidence motion is brought in the Assembly, they will vote against the Saini government.

"I want to tell leader of Opposition Bhupinder Singh Hooda that going by the present numbers in the Assembly, when this government is in a minority, if a step is taken that this government is brought down during (Lok Sabha) elections, then we will fully consider to support them in this from outside. Now, the Congress has to think whether they will take a step to bring down the BJP government," Chautala said.

Reacting to this, Congress leader Hooda said, "They should write to the governor (that government is in a minority)."

BJP hatched a plot to defame Bengal, snatch jobs: CM

PRESS TRUST OF INDIA
Hooghly (West Bengal) May 8



West Bengal chief minister **Mamata Banerjee** said if Modi wins this time, everything will be lost and there will be no elections in future

WEST BENGAL CHIEF minister and Trinamool Congress supremo Mamata Banerjee on Wednesday accused the BJP of hatching a conspiracy to snatch away school jobs and said she is now relieved that the Supreme Court has stayed the Calcutta High Court order cancelling nearly 26,000 jobs.

Speaking at back-to-back election rallies in Hooghly district, Banerjee alleged that in order to derive political dividends, the BJP hatched a 'sinister conspiracy' that led to so many people losing jobs.

"The BJP snatched away the jobs of school teachers in West Bengal. They had hatched a conspiracy to take away those jobs. The party is now saying they will help those who lost their jobs. Because of elections, the Prime Minister is saying he is with those who lost their jobs. It is the BJP who was part of the court case that took away the jobs. Now they are making false promises," the TMC supremo claimed.

Banerjee was referring to Prime Minister Narendra Modi's remark last Friday when he directed the West Bengal BJP to establish a dedicated legal cell to assist "genuine teachers and candidates" affected by the SSC scam.

"But truth has prevailed. After the Supreme Court verdict yesterday, I felt contented with the jobs being saved for the time being. I want to thank the Supreme Court for its order. I now feel relaxed," she said.

Banerjee alleged that the saffron party is paying money to the extent of ₹5,000, ₹10,000 and ₹15,000 to people to purchase votes.



PRIYANKA CONNECTS WITH THE MASSES

Congress leader Priyanka Gandhi Vadra during a roadshow, in Rae Bareli on Wednesday. She said "Prime Minister Modi has waived ₹16 trillion of big billionaires. Whose money is this? This is not Modi ji's money. That is the country's money." PTI

This poll toughest phase in my career: Rupala

A DAY AFTER polling for 25 Lok Sabha seats in Gujarat ended on Tuesday, Union minister Parshottam Rupala, the BJP candidate in Rajkot, said the ongoing election was the toughest phase in his four-decade-long political career, and thanked the Kshatriya community for not allowing their protests against him to disrupt the poll process.

"I held nothing against the Kshatriya community that day, nor do I have it even today," he added. The 69-year-old politician is contesting his maiden Lok Sabha election, which is also his first direct election since he lost the Amreli Assembly constituency to the Congress's Paresh Dhanani in 2002.

However, Rupala, who hails from the Kadva Patel sub-caste group of the Patidar community, kicked off a row by remarking at gathering of Dalits on March 23 that "raja-maharajas" (kings) bowed down after being persecuted by foreign rulers, including the British, and that the former sought friendly ties with the latter by breaking bread with them and marrying off their daughters to them.

Kshatriyas termed these remarks as an affront to their community's pride and an insult to their women. Though Rupala apologised within hours by releasing a video statement and then publicly at a meeting of Kshatriya leaders in Gondal, the protests continued.

—EXPRESS NEWS SERVICE

As Andhra poll date nears, gap closes between YSRCP & TDP

SREENIVAS JANYALA
Vijayawada, May 8

AFTER HAVING SWEPT to power five years ago in a massive victory, silencing naysayers who doubted whether he could replicate his father in popularity, Andhra Pradesh chief minister and YSRCP president YS Jagan Mohan Reddy is facing what he calls his battle of Kurukshetra.

All the state's Lok Sabha and Assembly seats will vote simultaneously on May 13. In 2019, the YSRCP had won 151 of the 175 Assembly seats, with a vote share of 49.95%, reducing the TDP to 23 seats and 39.17% votes. The JanaSena Party (JSP), which contested in alliance with the BSP and Left, won one seat and got 5.53% votes. The Congress got a mere 1.17% of the votes, and 0 seats.

The YSRCP had also swept the Lok Sabha polls, winning 22 of the 25 seats (49.89% of the votes), with the TDP winning three (40.19%).

Just over six months ago, Jagan started his campaign with the confidence of the 2019 result behind him, as the TDP looked lacklustre.

However, that got a reality check after the TDP, BJP and JSP managed to forge an alliance. Consequently, Jagan changed his focus to battling anti-incumbency, with party candidates who were seen as vulnerable dropped. Now, a quarter of the YSRCP's sitting MLAs have either been dropped or their constituencies changed, while among MPs, only 6 of 22 have been repeated.

Now, five days to go for the polls, the Andhra contest is seen as evenly balanced between the YSRCP and NDA — with a clear line separating the two. If rural voters continue to support Jagan having received the benefits of his government's welfare schemes such as senior citizens' pension, Ammavodi (₹15,000 to mothers to keep children in school), YSR Cheyuta (₹75,000 to socially backward and financially weak women over five years) etc, urban areas are tilting towards the NDA.



Jagan Mohan Reddy blows a conch at an election rally

The rural-urban divide

The rural-urban split also holds true in Kuppam, TDP chief N Chandrababu Naidu's home turf. The Jagan government has ensured saturation coverage of its schemes here, apart from generous funding to local municipalities and launch of several civic projects.

Naidu has been representing the Kuppam seat since 1989. But in the 2019 elections, his vote share for the first time slipped below 60%, to 55.18%. Though still substantial, it was bad optics for the veteran TDP leader, who is also facing questions over his flip-flops when it comes to the BJP, which kept him hanging for a long time before agreeing to an alliance. As part of the tie-up, while the TDP is contesting 144 Assembly seats, the JSP is fighting 21 and the BJP 10. In the Lok Sabha, the break-up is 17, 2 and 6, respectively.

TDP general secretary N Lokesh Naidu, son of Chandrababu Naidu, says: "While concentrating on welfare, Jagan did not see the larger picture. The main issues in Andhra today are unemployment and inflation... DBT does not solve poverty." In the final leg, the TDP has pulled out a potent arsenal against Jagan. The party has accused the Jagan government of bringing in the Andhra Pradesh Land Titling Act to "grab land", adding that plots without proper title holdings are being "usurped". In its manifesto, the NDA has said that it will scrap the Act if it came to power.

On a complaint by the YSRCP on the issue, the Election Commission recently directed that Naidu and Lokesh be booked for spreading "disinformation".

What has further complicated the situation for Jagan is that his sister YS Sharmila is the Congress candidate from Kadapa. After striving for long to get space in the party controlled firmly by Jagan, Sharmila finally joined the Congress last year. Now, on one side are Jagan and most of the members of the extended YSR family, while on the other are Sharmila, their mother Vijayamma and Vivekananda's daughter Narreddy Sunitha Reddy. Sharmila, who has been drawing huge crowds in her campaign across Andhra, has termed the Kadapa battle as one between "crime" and "justice". Apart from the Sharmila effect, the party's impressive win in neighbouring Telangana last year is expected to help the Congress in Andhra – and hopefully take its vote share up from 1.17% in the 2019 Assembly polls, to somewhere between 4% and 6%.

VERDICT 2024

THURSDAY, MAY 9, 2024

IN THE NEWS

MODI DIVIDING COMMUNITIES FOR VOTES: NC

NATIONAL CONFERENCE (NC) PRESIDENT Farooq Abdullah Wednesday accused Prime Minister Narendra Modi of trying to create divisions between Hindus and Muslims for the sake of votes and urged the public to send him out of power. "It does not behove the Prime Minister of India to do such things," he said.

CONSIDER MODI'S BARBS AS HONOUR: PAWAR

DAYS AFTER PRIME Minister Narendra Modi called him "wandering soul", NCP (SP) chief Sharad Pawar on Wednesday said he treats critical comments from the PM as an "honour". "Modi is not at peace unless he targets me or Uddhav Thackeray. As far as I am concerned, I consider it an honour. Modi does not have any issues to speak about."

ABHISHEK-ADHIR BLAME GAME INTENSIFIES

TMC NATIONAL GENERAL secretary Abhishek Banerjee on Wednesday blamed West Bengal Congress president Adhir Ranjan Chowdhury for the opposition INDIA bloc failing to take shape in the state –"Adhir Ranjan Chowdhury is the only reason for the INDIA alliance not taking shape in Bengal." Banerjee asked why the Congress went with the CPI(M), which was its sworn enemy for a long time.

ASSAM CONG X ACCOUNT 'HACKED'

THE OFFICIAL X account of Assam Congress was allegedly hacked on Wednesday with the profile name changed to 'Tesla Event' and the profile picture to American electric carmaker Tesla's logo. The party lodged a police complaint and demanded the arrest of the culprit.

AGENCIES

Adani-Ambani a Rahul refrain this campaign too

ASAD REHMAN
New Delhi, May 8

PRIME MINISTER NARENDRA Modi's remarks that Rahul Gandhi had, all of a "sudden," fallen silent on Adani and Ambani don't match with the Congress leader's campaign speeches. Over the last one week, reference to "Adani and Ambani" has figured in almost every Rahul speech.

Consider these:

On May 7, Jharkhand: Flagging the need for greater representation for tribals, Rahul said: "The BJP says you are vanvasi and they will give all the forest land to Adani. He gives forest land to Adani (all) 24 hours...Whatever he does is for billionaires. He has 22-25 friends like Adani and Ambani and whatever work is being done is for them only. The land is for them, the forest is for them, the media is theirs, infrastructure is theirs, flyovers are theirs, petrol is theirs...everything is for them. Dalits, tribals, those from the backward communities used to get reservation in the public sector...now they are privatizing everything...He gives everything to (Adani)... People from the media are here...they are not yours....they are of the billionaires, they work for them...they will show Ambani's wedding 24 hours."

On May 6, Khargone (Madhya Pradesh): "The whole public sector will disappear, and the country will be ruled by 22-25 people. Who are these people? They are the billionaires of India, and people like Adani whose eyes are on your land, forest and water. They want these things to be snatched from you and be handed over to them. And they are Narendra Modi's special friends. Have you heard the name of Adani? The PM wants to give Adani your land, water and forest... All the airports, power stations, ports, infrastructure has been given by PM Modi to these 22-25 people. He has never waived off your loans, but he has waived off loans of 22 richest people for ₹16 lakh crore. Imagine that ₹16 lakh crore has been waived off for people like Adani."


In almost every speech, Rahul Gandhi refers to 'Adani and Ambani'

On May 6, Ratlam (Madhya Pradesh): "The press never talks about the adivasis. It will show the marriage of Ambani, Bollywood, dancing. But when atrocities happen on adivasis, and your land is taken away, they don't show it... Narendra Modi has waived loans of 22 people who are billionaires. If they can give money to the rich, we can to Dalits, Backwards, Tribals and poor from general category."

On May 5, Nagakurnool (Telangana): "BJP is a party of 2-3 percent. Whatever Modi has done in the last 10 years was for 22 people. He waived loans worth lakhs and crores of people like Adani. The country's airports, ports, infrastructure, defence industry...he handed over all that to one person."

On May 4, Delhi: "There are no Dalits, Adivasis, backwards and poor people belonging to the general category in the media....See corporate India. The biggest 200 companies...You will not find anyone from SC, ST, backward communities and poor in the general category...Has your or any relatives' loan been waived? Loans worth ₹16 lakh crore of Adani ji and 22 billionaires have been waived. (This) is money for MGNREGA for 24 years."

● CONG SAYS HIS ANALOGIES UNFORTUNATE, UNACCEPTABLE

Pitroda quits Congress post after his remarks stoke row

Modi leads BJP attack after China-NE, Africa-South India parallels

SUKRITA BARUAH & MANOJ CG
Guwahati/New Delhi, May 8

SAM PITRODA, ONE of the closest associates of the Gandhi family, stepped down as chairman of the Indian Overseas Congress on Wednesday after his politically incorrect remarks to underline India's diversity triggered a firestorm, drawing sharp reactions from Prime Minister Narendra Modi and the BJP's chief ministers in the Northeast.

Emphasising the diversity of India, Pitroda in an interview to The Statesman, said: "People in the East look like the Chinese, people in the West look like the Arabs, people in the North look like, maybe, White, and people in the South look like Africans," adding, "It does not matter. All of us are brothers and sisters."

His remarks put the Congress in a difficult spot in the middle of elections. While the party initially distanced itself from Pitroda's comments, it had to take steps to control the damage. With Pitroda's resignation, the party hopes to put a lid on the controversy and not let the row derail its campaign.


Sam Pitroda, one of the closest associates of the Gandhi family, stoked a controversy last month too with his remarks on inheritance tax FILE PHOTO

"Mr Sam Pitroda has decided to step down as chairman of the Indian Overseas Congress of his own accord. The Congress president has accepted his decision," Congress communication head Jairam Ramesh said.

Earlier in the day, distancing the party from Pitroda's comments, Ramesh said: "The analogies drawn by Mr Sam Pitroda in a podcast to illustrate India's diversity are most unfortunate and unacceptable. The Indian National Congress completely dissociates itself from these analogies."

Seizing on Pitroda's remarks, Modi, while addressing a rally in Telangana, said: "I am very angry today. I don't get angry when someone abuses me. I will tolerate it. But today the Shehzada's (a reference to Rahul Gandhi) philosopher has hurled such a big abuse, which has filled me with anger. Can people's ability be decided on the basis of their skin colour? Yeh chamadi ki rang ka khel Shehzade ko kisne ijazat di hai. Samvidhan sar pe lekarke nachne wale log..(Who gave him permission to play this game on skin colour. Those who dance around with the Constitution on their head) are insulting the people of my country on the basis of skin colour. Shehzade...you will have to answer. The nation will not tolerate insulting our citizens on the basis of skin colour and Modi will never tolerate it," he said.

Pitroda had stoked a controversy last month too, when he said the inheritance tax in the US was an interesting law and could be among the issues for debate in India. The BJP turned this into an issue, with Modi claiming that the Congress would impose an inheritance tax and snatch people's inheritance for "re-distribution".

While Rahul remained silent on Pitroda's latest remarks, his sister and senior leader Priyanka Gandhi Vadra hit back at Modi. Asked by *ANI* whether Pitroda had given Modi a full toss, Priyanka, who is in Rae Bareli, said: "Pradhan Mantri inhin fisool baaton pe full toss khelte hain (The PM wastes time on full tosses like these). I challenge him, play full toss on employment, price rise, atrocities on women... You are saving those who are committing atrocities against women..."

With Modi leading the BJP offensive, citing such "racist" comments as proof of the Congress's attempts to divide the country on the lines of race, religion and caste, the Opposition party leaders admitted growing disquiet over Pitroda, seen as a "habitual offender". Sources said a "stern message" should be sent to people like him, adding that the signal has to come from the Gandhi family.

"The Gandhis should realise that this man is giving the BJP talking points on a platter... We know that the BJP, especially Modi, is going to town, but our hands are tied. We could only disassociate the party from his remarks... that is why Ramesh promptly issued a clarification," said a Congress leader.

"I still don't know what he brings to the Congress table apart from the fact that he coordinates and manages Rahul's speaking engagements, including at various universities abroad," said another leader.

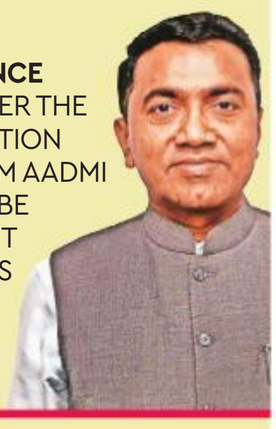
MALLIKARJUN KHARGE
PRESIDENT, CONGRESS

THE TIMES ARE CHANGING. FRIENDS ARE NO LONGER FRIENDS...THE PRIME MINISTER HAS STARTED ATTACKING FRIENDS. IT IS BECOMING CLEAR THAT MODIJI'S CHAIR IS SHAKING



PRAMOD SAWANT
CHIEF MINISTER, GOA

THE INDIA ALLIANCE WILL VANISH AFTER THE LOK SABHA ELECTION RESULTS. THE AAM AADMI PARTY WILL NOT BE ABLE TO CONTEST THE NEXT POLL AS ITS LEADER AND DELHI CM IS IN JAIL



MAYAWATI
PRESIDENT, BSP

QUOTA FOR DALITS, TRIBALS AND OTHER BACKWARD CLASSES IN GOVERNMENT JOBS WAS NOT FULFILLED FOR YEARS. DUE TO PRIVATISATION POLICY, VERY FEW OF THEM GET QUOTA BENEFITS



Poll fight is between *rakshak* & *bhakshak* of Constitution: SP

PRESS TRUST OF INDIA
Shahjahanpur (UP), May 8

Samajwadi Party president Akhilesh Yadav on Wednesday said this is an election of constitutional churning in which on one side there are "rakshak" (protectors) of the Constitution and on the other side there are its "bhakshak" (ravagers).

Addressing an election rally here, the former Uttar Pradesh chief minister said the public has strongly supported the Samajwadi Party and the INDIA bloc in the three phases of the Lok Sabha elections held so far.

"The wind that was blowing against the BJP since the first phase has continued and worked to eliminate the one who is 'emperor of lies' by voting against him," Yadav said.

"The current Lok Sabha polls is an election of constitutional churning in which on one side there are 'rakshak' of the Constitution and on the other side there are its 'bhakshak'. It is to save the country's Constitution, democracy and reservation for the poor and the deprived," he added.

The Samajwadi Party chief said that now the time has come for the public to settle scores with the BJP.

"If we look at the accounts of the last 10 years, whatever the BJP said was false. Be it doubling the farmers' income, providing two crore jobs every year or reducing inflation," he said.

Yadav said the BJP government got three black laws related to agriculture passed in the Lok Sabha and when the farmers agitated against them, they built walls and put nails on the roads to stop them.


SP president Akhilesh Yadav at a poll rally in Shahjahanpur on Wednesday ANI

"Although the government later withdrew those laws, the fight for the Minimum Support Price (MSP) is incomplete. The farmers are still not getting the price for their produce," he added.

Targeting Prime Minister Narendra Modi, Yadav said, "We want to tell those who want to become Vishwa Guru that unless the income of our farmers increases, they will not get the MSP, neither will our farmers be happy nor will our country become developed."

He alleged that the BJP government waived loans worth ₹16 lakh crore of big industrialists in the last 10 years but has not waived loans of the farmers.

Revanna case: State says no CBI probe

PRESS TRUST OF INDIA
Bengaluru, May 8

KARNATAKA HOME MINISTER G Parameshwara on Wednesday ruled out a CBI probe into the sexual abuse case against JD(S) MP Prajwal Revanna, who is the NDA candidate from Hassan.

Parameshwara said that three people, including JD(S) MLA H D Revanna and his aide Satish Babanna, have been arrested in the case of abduction of a woman. However, the minister declined to reveal the name of the third accused, stating that it would affect the investigation.

This comes even as JD(S) second-in-command H D Kumaraswamy mounted an attack on the government expressing doubts over the manner in which the investigation was carried out. Alliance partners JD(S) and BJP demanded that the case, which is being investigated by the state government-constituted SIT, be handed over to the CBI.

Kumaraswamy intensified his attack on the government even as his elder brother and Holenarasipura MLA H D Revanna, who is facing charges of kidnapping a woman, was remanded to judicial custody till May 14 by a Magisterial court here on Wednesday. Revanna, son of former Prime Minister H D Deve Gowda, was produced before the court after the completion of four days' police custody.

Also, his bail petition before a sessions court has been posted for Thursday. Revanna was arrested in the alleged case of kidnapping a woman, based on a complaint by her son, who alleged that the MLA's son and MP Prajwal Revanna had sexually assaulted her. The woman was subsequently rescued, according to police.

The alleged sexual abuse of several women by Prajwal has raised a political storm amid the Lok Sabha elections.

Bengaluru police call Nadda over video post

Bengaluru, May 8

THE BENGALURU POLICE Wednesday issued summons to BJP president J P Nadda and the party's IT cell head Amit Malviya in connection with a social media post that depicted the Congress appeasing Muslims at the cost of Scheduled Castes, Scheduled Tribes and Other Backward Classes.

"For the purpose of investigation of the said case, you are hereby directed to appear before the undersigned investigation officer at 11 am at High Grounds police station within seven days of receipt of this notice," the summons read.

The police had issued a notice to social media platform X on May 5, asking it to take down the animated video posted by the BJP state unit. This came after the Election Commission (EC) wrote a letter to the police on the same day, asking them to initiate action.

The Karnataka Congress had on Sunday filed a complaint with the EC in connection with the video.

Following this, the High Grounds police in Bengaluru had registered a case against Nadda, Malviya and state party president B Y Vijayendra.

According to EC sources, the post was a violation of the Representation of the People Act, 1951, which defines "corrupt practices" to include promotion of enmity between communities, castes and races. Polling in Karnataka was completed on Tuesday in the third phase of the Lok Sabha elections.

— ENS

'Happy to take heat off Patnaik'

SUJIT BISOYI
Gopalpur (Odisha), May 8

THE MAIN CONFIDANT of Biju Janata Dal (BJD) president and Odisha chief minister Naveen Patnaik, the star campaigner of the party, and the main target of the BJP's attacks, V K Pandian says he is happy to be taking the heat off Patnaik, whom he describes as his "guru".

At the same time, the senior BJD leader scoffs at the BJP's claims that he was the one who pushed for an alliance between the two parties.

With the talks now far behind the two parties, which are the main contenders in the coming Lok Sabha and Assembly elections in Odisha, Pandian told *The Indian Express* in an interview: "They call me a clerk. How can a clerk push for an alliance between a 24-year incumbent CM and the world's largest political party? They should not take me seriously. It's a dialogue between two statesmen for a larger cause, which couldn't succeed."


V K Pandian, BJD leader and confidant of Odisha chief minister Naveen Patnaik, rejects the BJP's claims that he was the one who pushed for an alliance between the two parties ANI

But, asked whether the parties could have an alliance in the future, Pandian did not rule it out completely. "We are in the middle of elections. No hypothesis should be done now," he said.

On the BJP calling him an outsider, Pandian said that "as a national party, the BJP must explain what they mean". Calling Odisha his "karmabhoomi", he said he associated 'Odia Asmita' with the achievements of the state – the state government's health and education schemes, its disaster management record, its hockey infrastructure push, and its success in becoming a food-secure state.

He doesn't see the coming elections as the BJD's toughest, Pandian said, pointing out that in 2019, the party went into polls two years after the BJP dealt it a shock with its performance in the zilla parishad elections.

"However, in 2022, the BJD won by a landslide, winning 30 of 30 zilla parishads. It's their (the BJP's) strategy to show that they are strong. But we are on the field and we know what's happening."

Expressing confidence that the BJD would win due to the people's confidence in its government, Pandian dismissed questions such as 'Who after Naveen?'. He said that Patnaik would not leave the party "built on the blood and sweat of lakhs of workers... orphaned". "He has plans."

Opinion

THURSDAY, MAY 9, 2024



EXPANDING RAILWAYS

Union railways minister Ashwini Vaisnaw

"Last year, the Railways added 5,200 km of new tracks which is equivalent to the entire network of Switzerland. This year we are adding 5,500 kms. From 4 km per day in 2014, we are now adding about 15 km per day of the new tracks

Take lenders on board

RBI's move on project finance is well-intended but the stiff provisions may have unintended consequences

THE RESERVE BANK of India's (RBI) draft guidelines to tighten rules for infrastructure loans, especially the requirement of setting aside 5% of the loan amount for projects (0.4% now) as a provision in the construction phase, seem to be a part of the regulator's eagerness to be one step ahead of the curve as a measure of prudence. In many ways, the RBI's concerns on project financing by banks are valid and may even strengthen the balance sheet of lenders and create counter-cyclical buffers. After all, not so long ago, Indian lenders saw a surge in bad loans as several infrastructure-related borrowings turned sour after the global financial crisis in 2008. Long delays in implementing projects and exuberant revenue projections led to large defaults and made lenders averse to the infrastructure sector.

Things have, of course, improved significantly since then with infrastructure non-performing assets (NPAs) coming down substantially. The formation of the National Company Law Tribunal (NCLT), along with more participation from asset reconstruction companies, have led to improvement in recoveries and resolutions. Supporters of the RBI move say banks' gross NPA ratio has fallen to a decadal low of 3.9% as of March 2023 and 3.2% as of September 2023, showing a remarkable improvement in asset quality, according to the RBI's Trend and Progress of Banking report. In addition, both the finance minister and the RBI governor have been talking about the 'twin balance sheet advantage', which makes it an ideal situation to implement tougher guidelines.

But therein lies the catch. The RBI move has also raised questions whether the regulator is being ultra-conservative in its approach. Analysts have been quick to red-flag the proposals with some terming it 'draconian'. Besides the over 10 times increase in provisioning, what seems to have unnerved the lenders is the proposal to implement it on a retrospective basis. The main grouse of lenders is that there will be an adverse impact in their tier-1 capital or core capital due to the locking up of capital. One brokerage house has estimated that the impact of 5% standard asset provisioning will result in banks making an additional provision of 0.5-3% of net worth and a hit of 7-30 basis points on common equity tier-1 capital. Infrastructure-focused non-banking finance companies like REC, PFC, and Ireda can see potential hit of 200-300 bps to their capital ratio.

India's infrastructure sector is poised for strong growth, with planned investments amounting to $1.4 trillion by 2025. The government's ambitious National Infrastructure Pipeline programme outlines the injection of massive capital into various sub-sectors, including energy, roads, railways, and urban development. Finance minister Nirmala Sitharaman allocated ₹11.11 trillion towards capital expenditure for FY25, up 17% from the revised capex estimate of ₹9.5 trillion for FY24. Such huge expenditure does require massive funding from lenders. In such circumstances, the RBI's draft guidelines may force more lenders to shy away from infrastructure lending — a policy that many private sector lenders have diligently followed over the years. No wonder, banks are batting for lower provisions to the tune of 1% or 2%. In addition, there will be a pushback on other proposals such as putting a cap on the number of lenders and restrictions on moratorium period. The RBI should take the concerns of lenders on board and soften the provisioning burden so that the move does not have unintended consequences such as reluctance to lend for under-construction projects.

Shoemakers look to Olympics for a runaway success

A LOT IS riding on this Summer's Olympic Games in Paris for global sportswear brands that desperately need a catalyst to boost sales. And there are early hints from major Asian suppliers that leaders like Nike Inc. and Adidas AG, which get most of their revenue from shoes, may already be enjoying a rebound.

Pou Chen Corp., which makes shoes for those two names along with Converse, Puma and Skechers, has traditionally served as a good leading indicator of the sports-footwear industry's fortunes. For example, Adidas' shipments of shoes dropped 26% last year, similar in scale to the 20% decline at the Taiwanese contract manufacturer. More recently, Nike, whose fiscal year ends on May 31, eked out 0.1% growth in footwear revenue for the three months to Feb. 29; Pou Chen's slide in sales narrowed to 3% in the December quarter, the strongest performance in a year.

A new lineup of models timed for the Paris games, which commence July 26, could spur consumers. Brands use the global event to highlight star athletes on their promotional rosters, with the tacit message that if you, too, want to be an Olympian then they have the footwear to get you there.

Tightly connecting sportswear to actual sports is a much-need retro marketing move. In recent years, critics have complained that these companies ventured too far into casual and leisure, straying from their core missions. Nike veered from its roots as a maker of cutting-edge footwear for serious athletes, the Wall Street Journal reported, citing current and former employees. The company's revenue and profit growth stagnated as a result, and its stock tanked.



TIM CULPAN
Bloomberg

"We must sharpen our focus on sport," Nike CEO John Donahoe told investors in March. In the world of athletic shoes, that means utilising materials technology to boost performance in areas including speed, weight and stability. These also happen to be the products customers are willing to pay a premium for as they seek to break a marathon personal best or outrun rivals on the popular sports-focused social-media app Strava.

It looks like 2024 will be a lot more profitable, even if actual unit sales don't rebound sharply. A return to brand makers' roots will help not only reinvigorate their image, but boost margins. The industry is looking to reverse a strategy employed during the pandemic when it cut prices to clear stock and refrained from coming up with cutting-edge new products to lure consumers.

Both Nike and Adidas have noted that an ability to increase the average selling price of footwear, and stronger demand at the higher end — where shoes sell for more than $100 — is a key contributor to this year's expected upturn. What they're betting on is not so much to move more pairs, but to ensure those that are bought are more expensive.

That's already been seen at Pou Chen. Its Hong Kong-listed affiliate Yue Yuen Industrial (Holdings) Ltd., the group's shoe-making arm, posted a 5% drop in revenue for the March quarter, in US dollar terms, but forecast that net income for the period would be as much as double a year earlier. That's "driven by the gradual recovery of the global footwear industry, leading to an improved capacity utilisation rate and better production efficiency," it said. Smaller rival Feng Tay Enterprise Co. reported a 6.5% rise in revenue, in Taiwan dollar terms, in the first three months of the year, though a strengthening greenback likely contributed to that gain. Yue Yuen managed to increase both the average price for the shoes it sells to marquee clients, and fatter margins in 2023. It now charges 30% more per pair than it did in 2018.

Because big names like Nike and Adidas are not chasing cheaper shoes, and aren't seeking to merely squeeze suppliers on price, manufacturers are also able to focus on higher-margin offerings.

Like the Olympic motto, the industry is betting the sports-shoe market this year will be faster, higher, stronger.

REAL POLITICS

KEY TO ADDING MORE SEATS LIES IN ITS PERFORMANCE IN NON-CENTRAL/NORTH INDIAN STATES

Beyond BJP strongholds



BADRI NARAYAN
Director, G B Pant Social Science Institute, Allahabad. *Views are personal*

MUCH OF THE analysis of the 2024 parliamentary election in mainstream print and electronic media is centred on Central and North India. The discourse on the eastern, western, and southern parts are relatively marginal. In analysing the prospects of the Bharatiya Janata Party (BJP), too, the focus tends to be on Central and North India. This column looks at the party's prospects in states beyond North and Central India such as Odisha, West Bengal, Tamil Nadu, and Kerala. It is pertinent because the BJP reached its highest tally in the last parliamentary election in 2019. Now, the key to adding more seats lies in its performance in other states and repeating its results in North/Central India.

An interesting pattern in many eastern and south Indian states is that they have non-BJP governments led mostly by regional parties such as the Biju Janata Dal (BJD) in Odissa, the Trinamul Congress in West Bengal, and the Dravida Munnetra Kazhagam in Tamil Nadu. In Kerala, the Communist Party of India (Marxist) is at the helm. So, these states have two sets of beneficiaries — one group benefitting from the policies, welfares schemes, and development initiatives of the Prime Minister Narendra Modi-led National Democratic Alliance government, and the other benefitting from welfare schemes implemented by the respective state governments. Both groups overlap each other, but the general election is evolving as a contest between two sets of claims and counterclaims around development narratives. The PM Modi-led development politics may have to contest with the chief ministers' own versions in their respective states. These states have emerged as a zone of competition between the images of the PM and CM. Naveen Patnaik in Odisha, Mamata Banerjee in West Bengal, and MK Stalin in Tamil Nadu are not only the chief ministers but also popular leaders and star campaigners of their parties.

This year, many analysts view Odisha as a state of electoral possibilities for the BJP. This perception is borne of three reasons. First, PM Modi's image is very powerful in Odisha. We find many people in the state adjusting to two popular leaderships, that of Modi and Patnaik, and repose faith in the BJP at the Centre and the BJD in Odisha. However, various anti-incumbency narratives against the state government may hurt the BJD's prospects in winning seats, as simultaneous Assembly polls are taking place. So, Modi's image is one of the main components of the BJP's electoral capital, which is giving an edge to the party in various parliamentary seats. Secondly, Modi and the state BJP have made this election about protecting Odia identity. The issue is being raised by influential state leaders like Dharmendra Pradhan. It is gaining momentum because of the way VK Pandian, a former IAS officer, became prominent in the BJD. Pandian, who is not from Odisha and is a close aide of Patnaik, is labelled an "outsider" by political opponents. Secondly, in Odisha and West Bengal, Odia and Bengali are cultural identities that matter a lot for nearly all sections. A leader like Pradhan, in his tenure as education minister, has worked to strengthen Odia culture and pride in the last few years and cautioned against a growing non-Odia influence in BJD politics as a threat to local culture, too. Thirdly, the development gaps in poverty alleviation, agricultural empowerment, livelihood, migration, and exploiting the rich mineral resources of the state have allowed the BJP to raise these issues. Pradhan and other BJP leaders are articulating voices of disillusionment effectively in this election.

> **The PM Modi-led development politics may have to contest with the chief ministers' own versions. These states have emerged as a zone of competition between the images of the PM and CM**

In West Bengal, Mamata Banerjee is working to retain her vote base combining Muslim community, which is around 27% of the population, and middle-class support. On the other hand, the BJP sees an opportunity due to three reasons. First, it has been trying to mobilise the Hindu Bengali against Banerjee's "Muslim appeasement" politics. Secondly, it is trying to mobilise marginal and subaltern Hindu Bengali communities with development and identity-based promises. Thirdly, the BJP is proposing Modi's development politics as an alternative for the future of Bengal as it aspires to improve its performance in the last parliamentary election.

Tamil Nadu has continued to be a difficult battleground for the BJP because of its political traditions influenced by anti-Hindi and anti-Brahmin movements. Stalin is trying to revive these memories to check the BJP's growth in the state. In conversations with political observers, one gets the impression that the BJP will fare better this year. According to them, the party's vote percentage may grow and it may even win a few seats. If it does happen, it will because of two reasons. The party now has influential leaders at the state level like K Annamalai, besides a prominent face like Tamilisai Soundararajan who wields influence in a few pockets. Secondly, Modi's popularity is growing. In rural Tamil Nadu, one can find people appreciating his social welfare schemes such as free ration, pensions, and direct benefit transfer schemes. Modi and the BJP have organised events such as the Kashi Tamil Sangamam and Saurashtra Tamil Sangamam in North and Western India to shift perception about the party among a section of Tamils. How it benefits from its alliance with the Pattali Makkal Katchi also remains a question.

In Kerala, the Rashtriya Swayamsevak Sangh has prepared the ground for Hindutva politics. It may lead to an increase in the BJP's vote percentage. But we have to wait and see if the growing visibility in Kerala will translate into seats.

How the efforts of the BJP — its issues, agendas, and campaigns — are going to result in seats and add to the tally in North and Central India remains to be seen.

Leading powers



BIBEK DEBROY
Chairman, EAC-PM

GDP may be a recent metric. But the notion of gradation of states, according to the power calculus, has existed for thousands of years

IN 2022, ASHLEY J Tellis, C Raja Mohan, and I edited a collection of essays titled "Grasping Greatness, Making India a Leading Power". The book was meant to be published in 2019, but Covid-19 delayed matters. This collection complemented an earlier collection ("Getting India Back on Track", 2014). The title was taken from an earlier essay by Tellis. Notice the use of the expression "leading power", as opposed to something like "great power". Further down the continuum, we might have something like "superpower". Such expressions are not always precisely defined and a country's appellation isn't cast in stone. A leading power moves on to become a great power and graduates to superpower status. But the reverse, a decline and fall over time, also happens. How does one define these expressions? They can be defined in terms of formal leadership in institutions that deliver global public goods (IBRD, IMF, WTO, and the UN Security Council), which need to adjust to altered realities and can't be cast in stone either. Since power flows out of the barrel of the economic gun, they can also be defined in terms of aggregate GDP (for such purposes, official exchange rates make more sense than purchasing power parity), present and extrapolated for the future. For instance, no one can wish away India's robust GDP growth rate and future potential. Fifth-largest now, the third-largest status isn't that far off. The gold and the silver are some distance away.

GDP may be a recent metric. Before Simon Kuznets, we didn't have a standardised template for measuring it. However, the notion of gradation of states, according to the power calculus, has existed for thousands of years. Take the word '*rajya*', meaning kingdom. (I am not using the word in the sense of province or state.) But we also have a word '*samrajya*', meaning empire, and clearly, *samrajya* is greater than *rajya*. We have an expression, '*maharajya*', too. Is that greater or smaller than *samrajya*? The respective titles of the individual heading the geographical entity are *rajan*, *samraj*, and *maharajan*. In addition, there is the notion of a *chakravartin* or universal emperor, one whose chariot's wheel (*chakra*) travelled unimpeded everywhere, right up to the shores of the ocean. Most people have heard of *rajasuya*, *vajapeya*, and *ashvamedha* sacrifices, though a *vajapeya* sacrifice may not be that familiar. A *rajasuya* sacrifice is a royal sacrifice, performed by a universal monarch, when he is consecrated and instated as emperor, having conquered all other kings and made them tributaries. Among others, Harishchandra and Yudhishthir performed *rajasuya* sacrifices. *Ashvamedha* is a horse sacrifice, where a horse is let loose and eventually sacrificed. Yudhishthir performed *ashvamedha* and this sacrifice is also a voyage of conquest.

> **Take the word '*rajya*', meaning kingdom. But we also have a word '*samrajya*', meaning empire, and clearly, *samrajya* is greater than *rajya***

Which is the greater sacrifice, *rajasuya* or *ashvamedha*, not to forget *vajapeya*? Which sacrifice makes the king, and therefore the kingdom, a greater one? The answer depends a bit on the text, and I think the only text where the answer is unambiguously given is *Shatapatha Brahmana*. I will skip the details about the rites for each sacrifice. However, according to this text, *rajasuya* is the lowest of the three and having performed it, a king becomes a universal emperor or sovereign. The *vajapeya* sacrifice is higher. I used the word emperor or sovereign, but *rajasuya* still makes the individual a king. *Vajapeya* makes the individual samraj. To cite chapter and verse, this is clearly stated in *Shatapatha Brahmana* 9.3.4.8. First, one becomes a king. Thereafter, one becomes an emperor. Therefore, *vajapeya* must be performed after *rajasuya*, never the other way around. This takes one to *ashvamedha*, the highest of the three. A king not satisfied with *rajya* or *samrajya* moves on to *ashvamedha*. And one could certainly perform multiple *ashvamedha* sacrifices, as Brahma did at the Dashashvamedha Ghat in Varanasi. But this doesn't quite grade countries or economies. If the ruler is graded, the country is indirectly graded. However, we have nothing tangible and measurable.

A direct gradation of countries and rulers, tangible and measurable, exists in *Shukra Niti*, attributed to Shukracharya. It is there right in the first chapter, on the duties of princes. The relevant verses are 365-374. The measurement wasn't through GDP, but annual revenue of the kingdom. A *karsha* is a gold coin. Those weren't the days of fiat currency, but de facto, of gold and silver standards. The gold in a *karsha* coin weighed roughly 10 grams. (Jewellers still use another such weight, known as *ratti*, and 96 *rattis* were one karsha.) A *samanta*'s (often a feudatory vassal) domain had annual revenue of 1-3 lakh *karshas*. A *mandalika*'s territory (ruler of small country or province known as *mandala*) had 3-10 lakh *karshas*. A *rajan*'s kingdom had 10-20 lakh. A *maharajan*'s kingdom had 20-50 lakh. A *swarat*'s empire had 50 lakh-1 crore. A *samrat* had 1-10 crore. A *virat* had 10-50 crore. Finally, a *sarvabhouma* (universal emperor) had annual revenue of more than 50 crore *karshas*. Some of these titles may seem unfamiliar today. But we did have a taxonomy and gradation based on the kingdom's annual revenue. Some might argue the kingdom's revenue is a better indicator of power than something like GDP. In any event, GDP didn't exist then. Plus, there was the supplementary ranking based on the type of sacrifice. We did think about leading powers.

LETTERS TO THE EDITOR

ssForests ablaze

The furious fires swallowing Uttarakhand's forests have again highlighted the chronic problem in India. The recent spike, prompting the government to call the army, shows the seriousness of the situation, with 31 incidents occurring within a span of 24 hours last week. It's shocking to know that a majority of these blazes are attributed to human negligence, with the root causes extending beyond environmental factors. There is a need for strict law enforcement and legal action against offenders. Moreover, the Forest Survey of India's alarming data on forest fires poses a grim picture, with Odisha being the worst-hit state. The link between climate change, soaring temperatures, and the surge in forest fires calls for urgent attention from policymakers and environmentalists. As Uttarakhand faces yet another fiery season, the onus lies on both the government and civil society to prioritise forest conservation and be proactive against ecological degradation. Every individual also needs to be vigilant, responsible and work for the cause of environmental sustainability.
—Sanjay Chopra, Mohali

Gaza crisis continues

Apropos of "Uncertain ceasefire" (FE, May 8), it is indeed an unfortunate turn of events that despite Hamas agreeing to a ceasefire proposed by Qatar and Egypt, Israel still went ahead with its attack on Rafah. A lot of bloodshed has happened and it is high time that better sense prevailed over Israel. Some sort of trade-off should happen from both sides, otherwise it would only worsen Gaza's humanitarian catastrophe.
—Bal Govind, Noida

●Write to us at feletters@expressindia.com

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eFE
THURSDAY, MAY 9, 2024



THE BIG PICTURE
Thomas Kurian, CEO, Google Cloud

"Last year, companies were feeling a lot of pressure to adopt GenAI given all the hype and noise. Now they are trying to figure out which uses are really ready for widespread deployment."

DEMOCRATISING ENERGY

Age no bar for rooftop solar

SolarSquare sees 20% of its demand coming from 60-plus consumers

SUDHIR CHOWDHARY

IF YOU THOUGHT solar installation at home is the domain of the rich and the young think again. There's evidence to suggest that consumers from every age cohort are gung-ho about green energy. Take Mumbai-based solar energy firm SolarSquare which has seen over 20% of its demand coming from senior citizens in recent years. "People are taking control of electricity generation and want to reduce their carbon footprint," said Shreya Mishra, co-founder of SolarSquare, which helps homes and housing societies switch to rooftop solar and generate their own free electricity.

SolarSquare operates in 15 cities across eight states of India — Pune, Nagpur, Nasik, Aurangabad, Bangalore, Hyderabad, Delhi-NCR, Bhopal, Indore, Jabalpur, Gwalior, Lucknow, Jaipur, Ahmedabad and Surat. As a full stack brand, the company takes care of the user's solar journey end-to-end. "From 3-D design of solar on the client's roof, procuring all equipment and installation, taking care of government permits and subsidy paperwork, maintenance over the next five years through after-sales service and also helping get access to loans — everything is our business," she said.

So far 12,000-plus families in India have roped in SolarSquare's services. These families are saving an average of ₹50,000 in electricity bills per year, Mishra said. Besides Mishra, SolarSquare has Neeraj Jain and Nikhil Nahar as its co-founders. The company raised ₹120 crore in funding from Elevation Capital, Lowercarbon Capital, Good Capital, Rainmatter etc.

The growth matrix

Solar energy is a pivotal component of India's ambition to generate 500 GW of renewable energy by 2030. With solar energy generation gaining momentum in recent years, India is increasingly tapping into the demand for renewable energy through solar panels. "The transition to rooftop solar panels promises to drive electricity costs down to zero," said Vijay Chandramohan, head— Corporate Real Estate Services (CRES) — India and APAC, Capgemini.

Notably, Gujarat is at the forefront when it comes to residential solar installations. Demand is coming up strongly from states of Maharashtra due to higher tariffs and Uttar Pradesh due to additional subsidy provided by state government.

At present, less than 1% homes in India have adopted rooftop solar power. "With rising electricity bills, increased climate change awareness and the great returns you can get on your solar investment — all factors are pushing more homes to adopt solar faster," Mishra said.

"The launch of PM *Surya Ghar Yojana* is a watershed moment in our industry. It's giving the added push to consumers to adopt solar. There is a target to solarise 10 million homes in next three years. There is simplification for government permits to go solar at discom level, subsidy disbursal is streamlined, awareness is being generated through newspaper ads etc," she added.

Looking ahead

As India gears up for the acceleration of solar adoption, it will present a $50 billion opportunity in this decade to solarise homes across India. "Industry size is expected to grow more than 5x this year. I think this will be India's decade of energy transition and solarising of homes will play a huge role in making India energy independent," Mishra said.

Interestingly, most of the families that switch to solar are first-time buyers. Also, the ticket size purchase averages ₹2-3 lakh for a regular home. SolarSquare has launched a zero investment solar scheme, where a consumer opts for a 60-month loan — the down payment is paid via subsidy from the central government and their EMI is paid via monthly electricity bill saving.

Mukul Arora, co-managing partner at Elevation Capital, foresees a significant shift in the energy mix, transitioning from coal to solar. "As India works towards meeting its rising energy demands while also striving to meet ambitious emission targets, decentralised rooftop solar on every home will be the future," he added.

A BRIGHT FUTURE

- Till date 600,000 homes in India have gone solar
- Gujarat leads with **82%** of the residential solar rooftop installations
- There is growing demand from states like Maharashtra and Uttar Pradesh
- SolarSquare has a customer base of 12,000 homes
- Raised ₹120 crore in funding from marquee investors



SolarSquare co-founders (L-R): Neeraj Jain, Shreya Mishra and Nikhil Nahar

₹2-3 lakh average cost of installing rooftop solar system at home

$25 billion investment required to solarise 10 million homes across India in the next 3 years

NEW FRONTIER

The next phase of computing is here

The race for quantum supremacy has begun in right earnest



AJAI CHOWDHRY & AJAY SINGH

QUANTUM COMPUTING, ONE of the most exciting fields of research, remains tantalisingly within reach. It holds immense promise, revolutionising the space of computation and unlocking capabilities beyond the reach of traditional computers. It will take us into uncharted territory, by reshaping industry and leading us into new scientific frontiers. The performance of a quantum computer is at least a million times faster than a PC. As per reports, what would take the Frontier supercomputer 47 years in terms of number crunching, would take the Sycamore quantum computer a few seconds to do.

Amidst the euphoria that surrounds the mainstreaming of quantum computing, there are also serious cybersecurity issues that need to be considered. Quantum computing will render existing systems and applications ineffective in many ways. With their extraordinary computational capabilities, these machines have the potential to cause major disruptions across various domains. At stake will be the security of banking, military, power grids, government systems and more.

Cryptography and encryption are the backbone of cybersecurity. Best practices in cybersecurity emphasise that all valuable information technology assets must be protected using some form of encryption. The encryption algorithms that are widely in use today are incapable of withstanding an assault of a quantum computer. Using a quantum computer threat actors could break encryption algorithms used in financial systems to gain unauthorised access, conduct fraudulent transactions, and even destabilise markets.

There is a general misconception that we are far away from quantum related threats as fully functional large-scale quantum computers are yet to be deployed. However, people who are closer to action will tell you that the practical use of quantum computing is well within sight. To be quantum safe, cybersecurity programmes must adopt innovative approaches that incorporate quantum threat scenarios.

Given its strategic significance across various domains, the race for quantum supremacy has commenced. The US aims to lead the quantum computing arena, as evidenced by its release of the National Security Memorandum. This memorandum outlines policies and initiatives to maintain the



US' competitive edge in quantum computing while addressing vulnerabilities in cryptographic systems. It sets forth detailed objectives, timelines, and specific actions for agencies to transition vulnerable computer systems to quantum-resistant cryptography.

India too has joined the race. A National Quantum Mission (NQM) has been created to boost R&D and establish India as a global leader in quantum technology. With well-defined objectives that includes development of intermediate-scale quantum computers, quantum sensing and metrology, synthesising quantum materials and building secure quantum communications, the NQM is set to play a significant role in India's future growth story.

Chowdhry is co-founder HCL, founder & chairman, EPIC Foundation; Singh is author of Cyber Shock: Cyber-attacks that Shook the World

TECH BYTES

Fighting financial crime with Oracle technology

WITH $5.05 TRILLION expected to be laundered this year alone, banks are struggling to keep up with the cost and complexity of compliance. New Oracle AI-powered cloud service can help banks mitigate anti-money-laundering risks. Recently launched, Oracle Financial Services Compliance Agent enables banks to run inexpensive, hypothetical scenario testing to adjust thresholds and controls to sort through transactions, identify nefarious activity, and meet compliance requirements more effectively.

"Banking in India continues to grow," said Rajaram Vadapandeshwara, VP, FSGIU Analytics development, Oracle Financial Services. "As of 2022, more than 80% of the Indian population had a bank account in comparison to 17% in 2009. With this extensive growth comes the threat of more illicit banking activities. With Oracle Financial Services Compliance Agent, we can enable banks to prevent potential money laundering opportunities more quickly and economically."



ShellKode to train 100,000 lakh women developers on GenAI

SHELLKODE HAS launched "EmpowerHer" in collaboration with Amazon Web Services (AWS), to train and empower 100,000 women developers with Gen AI technology. The initiative prioritises on elevating women developers in the Indian tech community. "We're empowering a generation of aspiring developers, particularly women, with the cutting-edge tools of AI," said Arun Kumar, CEO of ShellKode. It will pair aspiring women developers with experienced Gen AI mentors, who will provide them with personalised guidance and a supportive network.

Crop-spraying drones take flight

DRONE DESTINATION, A drone-as-a-service provider and drone pilot training firm, has signed an MoU with IFFCO to execute a large drone-spray services project for upto 30 lakh acres. As per the agreement, Drone Destination will undertake spraying services in 12 states —Andhra Pradesh, Bihar, Gujarat, Haryana, Karnataka, Madhya Pradesh, Maharashtra, Punjab, Rajasthan, Telangana, UP and Uttarakhand. The drones will be spraying IFFCO Nano Urea, Nano DAP, Sagarika, IFFCO MC agro-chemicals with the aim of enhancing agricultural productivity.



Other benefits include opportunities for sale of IFFCO agri-inputs/products for drone spray. "Drones have a wide range of applications and their influence on agriculture will bring efficiency and speed to agricultural practices in India, enabling the sector to increase its contribution to GDP," said Alok Sharma, chairman, Drone Destination.

Explainer



EU'S NEW RULE ON CORPORATE SUSTAINABILITY

Will it hurt India's exports to the EU?

A new EU regulation is set to alter international trade norms by embedding social and environmental standards directly into business practices. *Shatadru Chattopadhayay* explains the implications for Indian firms

$75 bn
INDIA'S MERCHANDISE EXPORTS TO EU COUNTRIES IN 2022-23

NON-EU
FIRMS WITH NET TURNOVER OVER €450 MN WITHIN THE EU COVERED BY THIS LAW

2027
ONWARDS NON-EU FIRMS HAVE TO ADHERE TO THIS LAW IN A PHASED MANNER

What is the new rule all about?

THE EU CORPORATE Sustainability Due Diligence Directive (EUCSDDD), which came into effect on April 24, 2024, mandates corporations, both European and those operating within the EU, to conduct exhaustive due diligence to mitigate human rights abuses and environmental damage across their global supply chains. This policy impacts over 5,500 large companies, including in critical sectors such as textiles and mining-and-metals, propelling them towards adopting more responsible business operations. Additionally, the directive's reach extends further down the supply chain to smaller firms (including Indian MSMEs) which, while not directly targeted, are subcontractors or suppliers to these larger corporations, necessitating that they, too, align their practices with these rigorous standards. Originating from norms set by the UN and OECD in 2011, the EUCSDDD draws inspiration from a European Parliament report in 2021.

Impact on Indian exports

THE EUCSDDD IS crucial for Indian businesses, given that the EU is India's third-largest trading partner. In 2022, a significant portion of India's exports in the mining-and-metals sector, specifically iron, steel, and aluminium products, was directed towards the EU, amounting to $8.2 billion, representing 27% of its exports in these commodities. This underscores the EU's role as a crucial market for India's mining-and-metals-related outputs. The textile industry, another cornerstone of India's industrial landscape, directed 18% of its exports to the EU in 2021-22, second only to the US.

This new regulation has sparked a heated debate across continents. In Asia, and particularly in India, business leaders express concerns that stringent social and environmental standards may pose unfair barriers to trade, potentially stifling economic growth.

Changing operational practices

THE ADAPTATION TO the EUCSDDD poses significant challenges and opportunities for Indian businesses. Over the past decade, many Indian enterprises have embraced voluntary sustainability standards (VSS) like SA 8000 or Rainforest Alliance, which incorporate labour and environmental considerations into trade practices. However, the shift from these voluntary standards to mandatory compliance under the EUCSDDD promises a more level-playing field, provides speed and scale for sustainable transformation of different sectors, and ensures greater transparency for businesses and consumers alike.

A vital feature of the directive is its acknowledgement of living wages and living incomes as fundamental human rights, compelling companies to integrate these considerations into their operational strategies.

Challenges for Indian suppliers

THE ROAD TO compliance with the EUCSDDD is fraught with challenges, particularly for smaller businesses and agricultural producers. Establishing comprehensive due diligence processes that conform to EU standards demands considerable time and financial investment. The requirement for enhanced transparency and data sharing necessitates robust data protection measures to safeguard sensitive business information. Moreover, implementing living wages and incomes poses a considerable challenge, especially for Indian suppliers in lower-margin sectors such as agriculture and manufacturing. These sectors may need to restructure wage systems, pricing models, supply chain arrangements, and overall business operations to maintain profitability while adhering to these enhanced standards. Effective implementation of the EUCSDDD will require a concerted effort from multiple stakeholders.

How to address such challenges?

INDIAN FARMERS AND small businesses will need support in the form of training, tools, and resources to help them adapt to these new requirements. Financial and technical assistance will be crucial in upgrading practices and infrastructure. Developing partnerships between EU companies and local producers can bolster compliance efforts. The new rules should be introduced gradually, especially for smaller entities, without excluding them from trade, and should align with national standards and laws. Additionally, it is essential to establish a transparent governance structure for the vast amounts of EUCSDD data being transmitted globally.

The writer is founding MD of Solidaridad Asia

Markets

THURSDAY, MAY 9, 2024

IN THE NEWS

BSE Q4 PROFIT GROWS 21% TO ₹107 CR

LEADING STOCK EXCHANGE BSE on Wednesday reported a 21% increase in net profit to ₹107 crore for the March quarter. In comparison, the bourse had posted a net profit of ₹88.6 crore in the year-ago period. The exchange has declared a final dividend of ₹15 per equity share of face value of ₹2 each.

INDEGENE IPO SUBSCRIBED 69.71 TIMES ON LAST DAY

THE INITIAL PUBLIC Offer (IPO) of healthcare tech firm Indegene got subscribed 69.71 times on the closing day of bidding on Wednesday. The portion for Qualified Institutional Buyers (QIBs) got subscribed a whopping 197.55 times while the part for non-institutional investors received 54.75 times subscription. The quota for Retail Individual Investors (RIIs) garnered 7.68 times subscription.

₹137-CR PROFIT IN Q4 FOR PIRAMAL ENTERPRISES

PIRAMAL ENTERPRISES HAS posted a consolidated net profit of ₹137 crore in January-March, boosted by proceeds from the sale of the company's share in Shriram Investment Holdings and income tax related gains, and recoveries from holdings in alternative investment funds.

SEBI PUTS IN PLACE STRICT RULE FOR ITS EMPLOYEES

SEBI HAS PUT in place stricter norms to tackle any misconduct and corrupt practices by its employees. Amending rules governing its employees' services, the markets regulator said that a competent authority can "direct recovery from an employee of the amount of pecuniary loss caused to the Board (Sebi) by all means available to the Board under the law".

ILLIQUID STOCK OPTION SETTLEMENT SCHEME TILL JUNE 10

THE CAPITAL MARKETS on Wednesday extended the settlement scheme period till June 10 for entities involved in reversal trades in the stock options segment on BSE in 2014 and 2015. The settlement scheme commenced on March 11 and was scheduled to conclude on May 10.

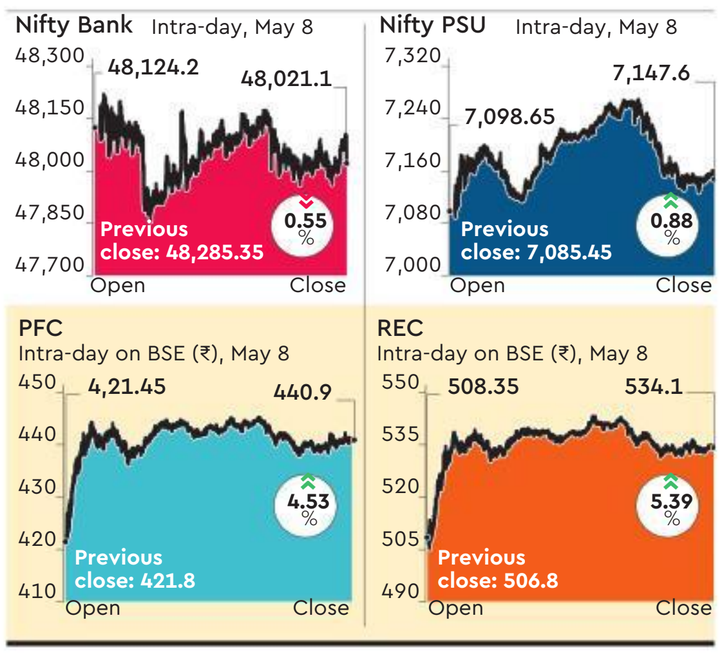
BANGIYA GRAMIN VIKASH BANK'S FY24 PROFIT UP 7.8X

BANGIYA GRAMIN VIKASH Bank on Friday reported a 782% jump in its net profit in FY24, complemented by a decline in bad loan and rise in interest income. Operating profit grew 20.76% during the year under review. Net NPA was 1.22% as on 31st March against 2.79% in the year ago period.

FE BUREAU & AGENCIES

Bank & NBFC stocks rebound on hopes of infra loan rule review

FE BUREAU
Mumbai, May 8



SELLING PRESSURE IN the shares of state-owned banks and infrastructure financing companies ebbed on Wednesday, as stocks staged a rebound on expectations that the Reserve Bank of India's (RBI) draft rules on project financing will be diluted or may not be implemented in its existing shape. The expectations rose after reports emerged that the Indian Banks' Association is likely to write to the banking regulator to review its draft guidelines.

The Nifty PSU Bank index rose 1% on Wednesday after tumbling around 6% in the previous two sessions following the release of RBI's draft norms. Union Bank of India, Central Bank of India, Punjab National Bank, UCO Bank and Indian Bank were the top gainers as they rose 2-4%. The largest public sector bank – State Bank of India – rose 1.2%, after having slipped 3.3% in the previous two sessions.

Shares of REC, PFC and Indian Renewable Energy Development Agency (Ireda), which had nosedived 6-13% in the previous two sessions, rose 1.8-5.4% on Wednesday.

In a circular on May 3, RBI had proposed in its draft guidelines that lenders should maintain a provision of 5% for loans extended to under-construction projects, including for current outstanding exposure. This is significantly higher than the current norms which mandate banks and non-banking financial companies (NBFCs) to maintain 0.4% provisioning coverage ratio for standard assets.

"While every objective of the regulator is to strengthen the balance sheet of banks and make counter cyclical buffers when the health of the sector is the best seen in the last decade or so...what is surprising is how draconian these rules are," brokerage firm Macquarie said in a note.

The draft norms are seen as particularly negative for PSU banks and infrastructure financing companies given their higher exposure to such lending. Moreover, experts see this as a hindrance to a potential recovery of private capex cycle, which has not yet shown any major signs of picking up.

Apart from this, analysts said the norm that individual lenders shall not have exposure less than 10% in the consortium for projects with aggregate exposure up to ₹15 billion, is a negative for lenders.

"We believe minimum 10% exposure requirement will limit the opportunities for smaller players," IIFL Securities said in a note. Macquarie said banks will significantly scale back credit for project financing if the draft rules are implemented. RBI has sought comments on the draft guidelines till June 15. Post this, experts believe it might take 3-6 months for the final rules to be framed.

Top NBFC officials in the sector also stepped in to allay investors' fears. Vivek Kumar Dewangan, chairman and managing director of REC, said the additional provisioning will be done through impairment reserves, which will impact capital adequacy ratio. However, he said REC has a cushion of higher capital adequacy ratio.

"My tier-1 capital is at about 23.32% as against requirement of 15% for capital adequacy by RBI. So, I have subsequent cushion. Plus, it is only draft guidelines," Dewangan said, adding that the provisioning needs to be done over a period of three years, and not right now. Apart from banks and NBFCs, the Nifty Infrastructure index also rebounded on Wednesday as it rose over 1%, snapping three-day losing streak.

"We expect this impact is now largely factored in, and the spotlight shifts to the impending results of the PSU banks. Given that PSU banks have been delivering better-than-expected returns in recent quarters and are still at an attractive price-to-book ratio of 1.4x, we anticipate the PSU banks to do well in the near term," said Anwin Aby George, research analyst at Geojit Financial Services.

RBI allows BoB to onboard customers on mobile app

SACHIN KUMAR
Mumbai, May 8

IN A BIG relief to the Bank of Baroda, the Reserve Bank of India (RBI) has lifted the restrictions on its mobile app Bob World, paving the way for the public sector lender to onboard customers digitally. The banking regulator, on October 10 last year, had asked the lender to suspend further onboarding of customers on the app due to supervisory concerns.

"The RBI, vide its letter dated 8th May 2024, conveyed to the bank its decision to lift the above mentioned restrictions on Bob World with immediate effect, as such the bank is free to onboard customers through Bob World application in accordance with the applicable guidelines and extant laws/regulations," said the bank in filing to the BSE. "The Bank will now resume onboarding new customers in the Bob World application," it added.



RELIEF MOVE

- RBI's reprieve has come after the bank took several corrective measures, including removal of its chief digital officer

RBI's crackdown on bank came after reports that the bank employees used unverified mobile numbers of multiple customers to boost registrations on Bob World. Bank of Baroda had denied these reports terming them as incorrect.

"The Bank remains committed to ensure adherence and compliance of regulatory guidelines," said Bank of Baroda.

RBI's reprieve has come after the bank took several corrective measures, including removal of its chief digital officer. The banking regulator, last week, lifted restrictions on Bajaj Finance on sanctioning and disbursal of loans through eCOM and Insta EMI Card.

The RBI, on April 24, barred Kotak Mahindra Bank from taking on new customers via its online and mobile banking channels, and from issuing new credit cards after it found serious deficiencies and non-compliances by the private lender in information technology (IT) risk and information security governance.

The banking regulator has also taken actions Paytm Payments Bank, IIFL Finance and JM Financial Products over the past six months.

Non-banks asked to stick to loan cash payout limit of ₹20k

SIDDHI NAYAK
Mumbai, May 8

THE RESERVE BANK of India (RBI) on Wednesday warned some non-bank lenders against disbursing cash loans in excess of the permissible limit of ₹20,000, according to two sources and a letter seen by *Reuters*, a move that is likely to stop large cash payouts to those borrowing against gold.

The central bank's advisory comes within weeks of regulatory action against IIFL Finance, India's second-largest gold loan player, for violation of cash disbursal and other norms.

Retail credit in India has been growing at a rapid clip, with loans against gold rising threefold over the last four years.

A significant portion of gold loans are being disbursed in cash, at least a dozen sources told *Reuters*.

None of the sources wished to be identified as they are not authorised to speak with the media.

India prohibits lenders from handing out cash loans in excess of ₹20,000 to customers, as per income tax rules.

Non-bank finance companies (NBFC) have been flouting this rule and have been handing over large cash loans by asking customers to sign an 'indemnity' for accepting liability against income-tax actions, sources told *Reuters*.

This has resulted in the Reserve Bank of India (RBI) stepping up vigilance against non-complying lenders to protect customer interest and avoid build up of systemic risk, one of the sources said.

On Wednesday, the RBI's letter reiterated the law.

"Please refer to provisions of Section 269SS of Income Tax Act, 1961, which stipulates that no individual can receive more than ₹20,000 as loan amount in cash," the central bank said. "Consequently, no NBFC should disburse loan amount in excess of ₹20,000 in cash."

The central bank did not immediately respond to an email seeking comments. Non-bank lenders that give out loan against gold "have been facing intense competition from smaller players", pushing them to take "excessive risks like going above the cash disbursement limit", a source aware of the central bank's thinking said. – REUTERS

RBI guv holds meet for UPI expansion

RBI GOVERNOR Shaktikanta Das held a meeting with major stakeholders in the UPI ecosystem on Wednesday to discuss potential strategies for further expanding its reach. The stakeholders include banks, the National Payments Corporation of India, third party application providers and technology service providers. — FE BUREAU

K SATYANARAYANA RAJU, MD & CEO, CANARA BANK

'No reason to panic over RBI's project finance proposal'

The Reserve Bank of India's May 3 draft guidelines on project finance related provisions could be to sensitise the banking industry about the need to eventually shift to the expected credit loss (ECL) regime from the existing incurred loss based provisioning model, Canara Bank MD & CEO ***K* Satyanarayana Raju** *tells* **Piyush Shukla** *in an interaction. Banks are presently in their best of health and this could be the right time to create adequate provisions to become 'future-ready', he says. Excerpts:*

What would be the impact of RBI's project finance diktat?

The draft circular came just few days back and our corporate loans and risk department are both independently assessing requirement (for provisions) and what are the clarification needed from the regulator. Prima facie, it looks like the RBI is sensitising industry that it will have to move to expected credit loss (ECL) regime gradually. At present, all banks are doing very well and this is the right time to keep sufficient provisions for stronger balance sheet. Even if the circular impacts business (in terms of higher provisions), it will partly go to the borrower and partly come to us. I don't see reason to panic.



Will there be any business impact?

Outrightly no. Customers will also realise the higher requirement (of bank provisions). When the RBI hiked risk weight on NBFCs, we partly shifted the hike on the NBFCs, but 95% of customers are intact with us. There may be a little impact on margin of builders but not us. Builders, may then, also pass cost hike to their ultimate consumer.

Why have the corporate and MSME loans de-grown sequentially in Q4?

Two years back, we disbursed certain corporate loans at a cheaper rate but now lending at the same rate is difficult. Earlier we extended loan in the interest rate range of 6.9-7.15%, so whenever it comes for renewal we bargain and seek higher rate of at least 8% (for higher rated corporates). We are not discontinuing our relationship with the borrower, we are just reducing our exposure to lower yielding clients.

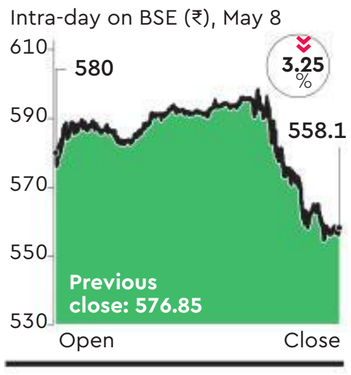
What is the target for recoveries in FY25?

Our recoveries and upgrades would be higher than slippages. Our slippage ratio is expected to be at 1.2%.

Do you expect cost of funds to rise more?

It will likely stay at 5%. We are expecting rates to soften in H2FY25.

Canara Bank's Q4 PAT up 18% to ₹3,757 crore



PIYUSH SHUKLA
Mumbai, May 8

CANARA BANK ON Wednesday reported 18% year-on-year (y-o-y) rise in its net profit for the quarter ended March at ₹3,757 crore. The net profit was slightly higher than the Street estimate of ₹3,745 crore.

During the reporting quarter, the state-run bank's net interest income (NII) grew 11.2% y-o-y to ₹9,580 crore. Net interest margin (NIM), meanwhile, was 10 basis points (bps) higher on year at 3.05% in Q4. The lender will maintain its margin between 2.95-3% going ahead, K Satyanarayana Raju, MD & CEO at the bank, told reporters in a post earnings conference. The bank's board of directors has recommended a dividend of ₹16.10 per equity share for FY24. Canara Bank's shares ended trading 3.2% lower at ₹558.10 on the BSE on Wednesday.

Overall bank advances grew 11% to ₹9.60 trillion as on March 2024, of which retail, agriculture and MSME (RAM) loans accounted for 56% and corporate loans constituted the rest. Canara Bank is targeting about 11-12% credit growth in FY25, Raju added. The bank has about ₹1.10 trillion of project finance loans in its portfolio and these projects are in various stages of completion, the MD said.

FPIs offload IT, FMCG

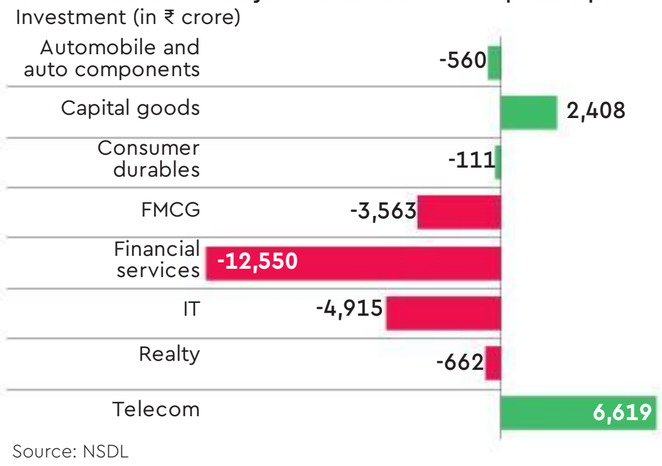
FPIs continued to offload shares of FMCG, IT companies in the last two weeks of April and preferred telecommunications companies on hopes of tariff hikes post the general elections. They sold shares of FMCG companies worth ₹7,914 crore net in April, with ₹3,563 crore between April 16-30.

Financial services saw the biggest outflows during the last fortnight of April as FPIs pulled out ₹12,550 crore. On the other hand, IT companies continued to see outflows amid earnings headwinds as higher interest rates continued to discourage discretionary spending on technology, resulting in a bleak outlook for the sector for FY25.

Meanwhile, FPIs invested ₹6,619 crore in telecom stocks, building on top of ₹1,659 crore invested in the first 15 days of the month. – FE BUREAU



FPI investments in major sectors between Apr 16-Apr 30
Investment (in ₹ crore)



Source: NSDL

Kotak to hire 400 engineers for IT revamp

PREETI SINGH
May 8

KOTAK MAHINDRA BANK plans to hire around 400 engineers this year as it races to upgrade its technology systems after coming under the regulator's scrutiny for lapses.

The lender, backed by Uday Kotak, has already brought on board more than 500 engineers from scratch over the last two years, according to Milind Nagnur, the bank's chief technology officer. It has pulled them from firms like Google and Amazon.com as well as from Paytm and PhonePe, Nagnur said in an interview. With the hires this year, the bank will have achieved a "critical mass" in talent and additions would be gradual after that, he said. India's fourth largest private lender boosted spending on technology by more than 30% to ₹17 billion in the year ended March 31, making up about 10% of operating expenses, according to Kotak's chief executive officer Ashok Vaswani at a press briefing over the weekend.



CORRECTIVE ACTION

- The lender has already brought on board more than 500 engineers from scratch over the last two years
- The bank boosted spending on technology by more than 30% to ₹17 billion in the year ended March 31, making up about 10% of operating expenses

The team will be seeking to overcome a ban imposed last month by the Reserve Bank of India on adding new customers through its digital channels and issuing fresh credit cards. Kotak's governance and risk management in its technology systems are in the spotlight as the regulator had singled those out as among the reasons behind its action. Nagnur was among Kotak's most high-profile technology hires, alongside Bhavnish Lathia, its chief of customer experience, both of whom joined in 2022. – BLOOMBERG

ENERGYMISSION MACHINERIES (INDIA) LTD.

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ENERGY-MISSION MACHINERIES (INDIA) LIMITED

Our Company was originally incorporated as a private limited Company under the name of "Energy-Mission Machineries (India) Private Limited" on January 17, 2011 under the provisions of the Companies Act, 1956 with the Registrar of Companies, Gujarat, Dadra and Nagar Havelli bearing registration number as 063696. Thereafter, our Company was converted from private limited to public limited, pursuant to special resolution passed by the shareholders of the Company at the Extraordinary general meeting held on July 31, 2023 and the name of our Company was changed from "Energy-Mission Machineries (India) Private Limited" to "Energy-Mission Machineries (India) Limited" vide fresh certificate of incorporation dated August 11, 2023 issued by the Registrar of Companies, Ahmedabad, Gujarat.

Registered Office: E-9/3 & E-12 Sanand-II Industrial Area, Bol GIDC Sanand, Bol, Ahmedabad, Gujarat – 382 170, India.
Tel No: +91-7984768296; **E-mail:** cfo@energymission.com; **Website:** www.energymission.com/; **CIN:** U29100GJ2011PLC063696; **Contact Person:** Bhargavi Dilipbhai Gupta, Company Secretary & Compliance Officer

OUR PROMOTERS: SATISHKUMAR KANJIBHAI PARMAR, DINESHKUMAR SHANKARLAL CHAUDHARY, SANJAY SHANTUKUMAR KHANKAR, ASHOKKUMAR RAMJIBHAI PANCHAL, SNEHAL NARENDRA MEHTA AND SUMITRABEN MEHTA

"THE ISSUE IS BEING MADE IN ACCORDANCE WITH CHAPTER IX OF THE SEBI ICDR REGULATIONS (IPO OF SMALL AND MEDIUM ENTERPRISES) AND THE EQUITY SHARES ARE PROPOSED TO BE LISTED ON NSE EMERGE (I.E. SME PLATFORM OF NSE)."

Company is engaged in designing and manufacturing of CNC, NC and conventional metal forming machines which caters to the industrial sector requirement for metal fabrication solutions.

THE ISSUE

INITIAL PUBLIC OFFER OF UPTO 29,82,000 EQUITY SHARES OF FACE VALUE OF ₹ 10/- EACH (THE "EQUITY SHARES") OF ENERGY-MISSION MACHINERIES (INDIA) LIMITED ("OUR COMPANY" OR "EMMIL" OR "THE ISSUER") AT AN ISSUE PRICE OF ₹ [●] PER EQUITY SHARE FOR CASH, AGGREGATING UP TO ₹ [●] LAKHS("PUBLIC ISSUE") OUT OF WHICH 1,50,000 EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH, AT AN ISSUE PRICE OF ₹ [●] PER EQUITY SHARE FOR CASH, AGGREGATING [●] LAKHS WILL BE RESERVED FOR SUBSCRIPTION BY THE MARKET MAKER TO THE ISSUE (THE "MARKET MAKER RESERVATION PORTION"). THE PUBLIC ISSUE LESS MARKET MAKER RESERVATION PORTION I.E. ISSUE OF 28,32,000 EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH, AT AN ISSUE PRICE OF ₹ [●] PER EQUITY SHARE FOR CASH, AGGREGATING UPTO ₹ [●] LAKHS IS HEREIN AFTER REFERRED TO AS THE "NET ISSUE". THE PUBLIC ISSUE AND NET ISSUE WILL CONSTITUTE 26.33 % AND 25.00 % RESPECTIVELY OF THE POST- ISSUE PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY.

- **QIB PORTION:** UPTO 14,15,000 EQUITY SHARES I.E. NOT MORE THAN 50.00% OF THE NET ISSUE
- **RETAIL PORTION:** ATLEAST 9,92,000 EQUITY SHARES I.E. NOT LESS THAN 35.00% OF THE NET ISSUE
- **NON-INSTITUTIONAL PORTION:** ATLEAST 4,25,000 EQUITY SHARES I.E. NOT LESS THAN 15.00% OF THE NET ISSUE
- **MARKET MAKER PORTION:** UPTO 1,50,000 EQUITY SHARES OR 5.03% OF THE ISSUE

PRICE BAND: RS. 131 TO RS. 138 PER EQUITY SHARE OF FACE VALUE RS. 10/- EACH
THE FLOOR PRICE IS 13.10 TIMES OF THE FACE VALUE AND THE CAP PRICE IS 13.8 TIMES OF THE FACE VALUE OF THE EQUITY SHARES.
BIDS CAN BE MADE FOR A MINIMUM OF 1000 EQUITY SHARES AND IN MULTIPLES OF 1000 EQUITY SHARES THEREAFTER.

RISKS TO INVESTORS:

- We derived a significant portion of our revenue from the sale of our key product i.e. CNC press brake machines. Any decline in the sales of our key product could have an adverse effect on our business, results of operations and financial condition.
- The Merchant Banker associated with the Issue has handled 43 public issues in past three years out of which 2 closed below the Issue Price on listing date.
- Average cost of acquisition of Equity Shares held by the Individual Promoters is

Sr. No.	Name of the Promoters	Average cost of Acquisition (in ₹)
1.	Satishkumar Kanjibhai Parmar	6.14
2.	Dineshkumar Shankarlal Chaudhary	6.05
3.	Sanjay Shantukumar Khankar	6.05
4.	Ashokkumar Ramjibhai Panchal	6.05
5.	Snehal Narendra Mehta	6.26
6.	Sumitraben Mehta	0.00

- The Weighted average cost of acquisition compared to floor price and cap price

Types of transactions	Weighted average cost of acquisition (₹ per Equity Shares)	Floor price* (i.e. ₹ 131)	Cap price* (i.e. ₹ 138)
WACA of primary issuance (exceeding 5% of the pre issue capital)	NA^	NA^	NA^
WACA for secondary sale / acquisition (exceeding 5% of the pre issue capital)	NA^^	NA^^	NA^^
WACA of past 5 primary issuances / secondary in last 3 years	0.00	Not determinable	Not determinable

Note:
^There were no primary / new issue of shares in last 18 months from the date of the Red Herring Prospectus. ^^There were no secondary transactions as mentioned in paragraph 8(b) above, in last 18 months from the date of the Red Herring Prospectus * To be updated at Prospectus stage.

- Weighted Average Return on Net worth for Fiscals 2023, 2022 and, 2021 is 25.25%.
- The Weighted average cost of acquisition of all Equity Shares transacted in the last one year, 18 months and three years from the date of RHP is as given below:

Period	Weighted Average Cost of Acquisition (in Rs.)	Upper end of the Price Band (Rs. 138]) is 'X" times the weighted Average cost of Acquisition	Range of acquisition price: Lowest Price – Highest Price (in Rs.)
Last 1 year/ Last 18 months/Last 3 years	0.00	N.A.	0-0

BID/ISSUE PROGRAM

BID/ ISSUE OPENS ON[(1)]: THURSDAY, MAY 09, 2024

BID/ ISSUE CLOSES ON: MONDAY, MAY 13, 2024

[(1)]Our Company in consultation with the BRLM may consider participation by Anchor Investors. The Anchor Investor Biding Date shall be one Working Day prior to the Bid / Issue Opening Date in accordance with the SEBI (ICDR) Regulations, 2018.

In case of any revisions in the Price Band, the Bid/ Issue Period will be extended by at least three additional Working Days after such revision of the Price Band, subject to the Bid/ Issue Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar circumstances, our Company may, for reasons to be recorded in writing, extend the Bid/ Issue Period for a minimum of three Working Days, subject to the Bid/ Issue Period not exceeding 10 Working Days. Any revision in the Price Band and the revised Bid/ Issue Period, if applicable, will be widely disseminated by notification to the Stock Exchange, by issuing a press release, and also by indicating the change on the website of the Book Running Lead Managers and the terminals of the other members of the Syndicate and by intimation to SCSBs, the Sponsor Bank, Registered Brokers, Collecting Depository Participants and Registrar and Share Transfer Agents.

The Issue is being made through the Book Building Process, in terms of Rule 19(2)(b)(i) of the Securities Contracts (Regulation) Rules, 1957, as amended ("SCRR") read with Regulation 253 of the SEBI (ICDR) Regulations, as amended, wherein not more than 50% of the Net Issue shall be allocated on a proportionate basis to Qualified Institutional Buyers ("QIBs", the "QIB Portion"), provided that our Company 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"), of which one-third shall be reserved for domestic Mutual Funds, subject to valid Bids being received from 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 only to Mutual Funds, 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 Issue Price. However, if the aggregate demand from Mutual Funds is less than 5% of the Net QIB Portion, the balance Equity Shares available for allocation in the Mutual Fund Portion will be added to the remaining Net QIB Portion for proportionate allocation to QIBs. Further, not less than 15% of the Net Issue shall be available for allocation on a proportionate basis to Non-Institutional Bidders and not less than 35% of the Net Issue shall be available for allocation to Retail Individual Bidders in accordance with the SEBI ICDR Regulations, subject to valid Bids being received at or above the Issue Price. All potential Bidders (except Anchor Investors) are required to mandatorily utilise the Application Supported by Blocked Amount ("ASBA") process providing details of their respective ASBA accounts, and UPI ID in case of RIBs using the UPI Mechanism, if applicable, in which the corresponding Bid Amounts will be blocked by the SCSBs or by the Sponsor Bank under the UPI Mechanism, as the case may be, to the extent of respective Bid Amounts. Anchor Investors are not permitted to participate in the Issue through the ASBA process. For details, see ***"Issue Procedure"*** beginning on page 243 of the Red Herring Prospectus.

Bidders/ Applicants should note that on the basis of PAN, DP ID and Client ID as provided in the Bid cum Application Form, the Bidders/ Applicants may be deemed to have authorized the Depositories to provide to the Registrar to the Issue, any requested Demographic Details of the Bidders/ Applicants as available on the records of the depositories. These Demographic Details may be used, among other things, for or unblocking of ASBA Account or for other correspondence(s) related to an Issue. Bidders/ Applicants are advised to update any changes to their Demographic Details as available in the records of the Depository Participant to ensure accuracy of records. Any delay resulting from failure to update the Demographic Details would be at the Applicants' sole risk. Bidders/ Applicants should ensure that PAN, DP ID and the Client ID are correctly filled in the Bid cum Application Form. The PAN, DP ID and Client ID provided in the Bid cum Application Form should match with the PAN, DP ID and Client ID available in the Depository database, otherwise, the Bid cum Application Form is liable to be rejected. Bidders/Applicants should ensure that the beneficiary account provided in the Bid cum Application Form is active. Investors must ensure that their PAN is linked with AADHAR and are in compliance with CBDT Notification dated February 13, 2020 and press release dated June 25, 2021.

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects and other objects of our Company, see ***"History and Corporate Structure"*** on page 126 of the Red Herring Prospectus and Clause III of the Memorandum of Association of our Company. The Memorandum of Association of our Company is a material document for inspection in relation to the Issue. For further details, see the section ***"Material Contracts and Documents for Inspection"*** on page 284 of the Red Herring Prospectus.

LIABILITY OF MEMBERS AS PER MOA: The liability of the members is limited and this liability is limited to the amount unpaid, if any, on the shares held by them.

AMOUNT OF SHARE CAPITAL OF THE COMPANY AND CAPITAL STRUCTURE: The Authorized share Capital of the Company is Rs. 13,00,00,000 /- (Rupees Thirteen Crore) divided into 1,30,00,000 (One Crore Thirty Lakhs) Equity Shares of Rs.10/- each. The issued, subscribed and paid-up share capital of the Company before the issue is Rs. 8,34,45,000/- (Rupees Eight Crore Thirty Four Lakh Forty Five Thousand Only) divided into 83,44,500 (Eighty Three Lakh Forty Four Thousand Five Hundred) Equity Shares of Rs. 10 each. For details of the Capital Structure, see ***"Capital Structure"*** on the page 61 of the Red Herring Prospectus.

NAMES OF THE SIGNATORIES TO THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF EQUITY SHARES SUBSCRIBED BY THEM: Given below are the names of the signatories of the Memorandum of Association of the Company and the number of Equity Shares subscribed for by them at the time of signing of the Memorandum of Association of our Company, Satishkumar Kanjibhai Parmar– 250 shares, Dineshkumar Shankarlal Chaudhary – 250 aggregating to 500 Equity Shares of Rs.100/- each. Details of the main objects of the Company as contained in the Memorandum of Association, see ***"History and Corporate Structure"*** on page 126 of the Red Herring Prospectus. For details of the share capital and capital structure of the Company see ***"Capital Structure"*** on page 61 of the Red Herring Prospectus.

LISTING: The Equity Shares issued through the Red Herring Prospectus are proposed to be listed on the NSE EMERGE. Our Company has received an 'in-principle' approval from the National Stock Exchange of India Limited for the listing of the Equity Shares pursuant to letter Ref.: NSE/LIST/3361 dated April 26, 2024. For the purposes of the Issue, the Designated Stock Exchange shall be National Stock Exchange of India Limited. A signed copy of the Red Herring Prospectus dated May 01, 2024 has been delivered for filing to the ROC and Prospectus shall be delivered for filing to the RoC in accordance with Section 26(4) of the Companies Act, 2013. For details of the material contracts and documents available for inspection from the date of the Red Herring Prospectus up to the Bid/ Issue Closing Date, see ***"Material Contracts and Documents for Inspection"*** on page 284 of the Red Herring Prospectus.

DISCLAIMER CLAUSE OF SECURITIES AND EXCHANGE BOARD OF INDIA ("SEBI"): Since the Issue is being made in terms of Chapter IX of the SEBI (ICDR) Regulations, 2018. The Red Herring Prospectus has been filed with SEBI. In terms of the SEBI Regulations, the SEBI shall not issue any observation on the Offer Document. Hence there is no such specific disclaimer clause of SEBI. However, investors may refer to the entire Disclaimer Clause of SEBI beginning on page 223 of the Red Herring Prospectus.

DISCLAIMER CLAUSE OF NSE ("NSE EMERGE") (THE DESIGNATED STOCK EXCHANGE): "It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Offer Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to the Offer Document for the full text of the 'Disclaimer Clause of NSE".

TRACK RECORD OF BOOK RUNNING LEAD MANAGER: The Merchant Banker associated with the Issue has handled 43 public issues in past three years out of which 2 closed below the Issue Price on listing date.

GENERAL RISK: Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in this Issue unless they can afford to take the risk of losing their investment. Investors are advised to read the risk factors carefully before taking an investment decision in this Issue. For taking an investment decision, investors must rely on their own examination of the Issuer and this Issue, including the risks involved. The Equity Shares have not been recommended or approved by the Securities and Exchange Board of India ("SEBI"), nor does SEBI guarantee the accuracy or adequacy of the contents of the Red Herring Prospectus. Specific attention of the investors is invited to ***"Risk Factors"*** on page 24 of the Red Herring Prospectus.

ASBA* | **Simple, Safe, Smart way of Application- Make use of it!!!** ***Applications Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, investors can avail the same. For details, check section on ASBA below. Mandatory in Public Issues from January 01, 2016. No cheque will be accepted**

UPI UNIFIED PAYMENTS INTERFACE **UPI-Now available in ASBA for Retail Individual Investors (RII)****

Investors are required to ensure that the bank account used for bidding is linked to their PAN. UPI – Now available in ASBA for RIIs applying through Registered Brokers, DPs & RTAs. RIIs also have the option to submit the application directly to the ASBA Bank (SCSBs) or to use the facility of linked online trading, demat and bank account.

Investors have to apply through the ASBA process. "ASBA has to be availed by all the investors except anchor investor. UPI may be availed by Retail Individual Investors. For details on the ASBA and the UPI process, please refer to the details given in ASBA form and abridged prospectus and also please refer to the section ***"Issue Procedure"*** beginning on page 243 of the Red Herring Prospectus. The process is also available on the website of Association of Investment Bankers of India ("AIBI"), the Stock Exchanges and in the General Information Document.

**ASBA forms can be downloaded from the website of NSE ("NSE EMERGE")*

***List of banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in. Axis Bank Limited has been appointed as Sponsor Bank for the Issue, in accordance with the requirements of the SEBI circular dated November 1, 2018, as amended. For UPI related queries, investors can contact NPCI at the toll free number-18001201740 and Mail Id- ipo.upi@npci.org.in. For the list of UPI Apps and Banks live on IPO, please refer to the link www.sebi.gov.in. For issue related grievance investors may contact: Hem Securities Limited-Neelkanth Agarwal (+91 141 -4051000) (Email Id: ib@hemsecurities.com).*

BOOK RUNNING LEAD MANAGER TO THE ISSUE

HEM SECURITIES LIMITED
Address: 904, A Wing, Naman Midtown, Senapati Bapat Marg, Elphinstone Road, Lower Parel, Mumbai-400013, Maharashtra, India
Tel. No.: +91-22-4906 0000; **Email:** ib@hemsecurities.com
Investor Grievance Email: redressal@hemsecurities.com
Website: www.hemsecurities.com **Contact Person:** Neelkanth Agarwal
SEBI Reg. No.: INM000010981; **CIN:** U67120RJ1995PLC010390

REGISTRAR TO THE ISSUE

BIGSHARE SERVICES PRIVATE LIMITED
Address: S6-2, 6th Floor, Pinnacle Business Park, Next to Ahura Centre, Mahakali Caves Road, Andheri (East) Mumbai – 400093, India.
Telephone: +91 22 6263 8200; **Facsimile:** +91 22 6263 8299
Email: ipo@bigshareonline.com; **Investor Grievance Email:** investor@bigshareonline.com;
Website: www.bigshareonline.com; **Contact Person:** Mr. Asif Sayyed ;
SEBI Registration Number: INR000001385; **CIN:** U99999MH1994PTC076534

COMPANY SECRETARY AND COMPLIANCE OFFICER

Bhargavi Dilipbhai Gupta
ENERGY-MISSION MACHINERIES (INDIA) LIMITED
Registered Office: E-9/3 & E-12 Sanand-II Industrial Area, Bol GIDC Sanand, Bol, Ahmedabad, Gujarat – 382 170, India. **Tel No:** +91- 7984768296; **E-mail:** cs@energymission.com; **Website:** www.energymission.com; **CIN:** U29100GJ2011PLC063696

Investors can contact the Company Secretary and Compliance Officer or the BRLMs or the Registrar to the Issue in case of any pre-issue or post-issue related problems, such as non-receipt of letters of Allotment, non-credit of Allotted Equity Shares in the respective beneficiary account and refund orders, etc.

AVAILABILITY OF RED HERRING PROSPECTUS: Investors are advised to refer to the Red Herring Prospectus and the Risk Factors contained therein before applying in the Issue. Full copy of the Red Herring Prospectus is available on the website of the Company at www.energymission.com, the website of the BRLMs to the Issue at www.hemsecurities.com, the website of NSE EMERGE at https://www.nseindia.com/companies-listing/corporate-filings-offer-documents#sme_offer , respectively.

AVAILABILITY OF BID-CUM-APPLICATION FORMS: Bid-Cum-Application forms can be obtained from the Registered Office of the Company: ENERGY-MISSION MACHINERIES (INDIA) LIMITED, Telephone: +91-7984768296; BRLMs: Hem Securities Limited, Telephone: +91-22-4906 0000 and the Syndicate Members: Hem Finlease Private Limited, Telephone: +91 022-49060000 and at the selected locations of the Sub-Syndicate Members, Registered Brokers, RTAs and CDPs participating in the Issue. Bid-cum-application Forms will also be available on the websites of NSE EMERGE and the designated branches of SCSBs, the list of which is available at websites of the stock exchanges and SEBI.

ESCROW COLLECTION BANK/ REFUND BANK/ PUBLIC ISSUE ACCOUNT BANK/ SPONSOR BANK: Axis Bank Limited. | **LINK TO DOWNLOAD ABRIDGED PROSPECTUS:** https://www.energymission.com/ | **UPI:** Retail Individual Bidders can also Bid through UPI Mechanism.

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the Red Herring Prospectus.

On behalf of Board of Directors
ENERGY-MISSION MACHINERIES (INDIA) LIMITED.
Sd/-
Bhargavi Dilipbhai Gupta
Company Secretary and Compliance Officer

Place: Ahmedabad
Date: May 01, 2024

Disclaimer: Energy-Mission Machineries (India) 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 the Red Herring Prospectus dated May 01, 2024 has been filed with the Registrar of Companies, Gujarat, Ahmedabad, and thereafter with SEBI and the Stock Exchanges. The RHP is available on the website of NSE EMERGE at https://www.nseindia.com/companies-listing/corporate-filings-offer-documents#sme_offer and is available on the websites of the BRLMs at www.hemsecurities.com. Any potential investors should note that investment in equity shares involves a high degree of risk and for details relating to the same, please refer to the Red Herring Prospectus including the section titled ***"Risk Factors"*** beginning on page 24 of the Red Herring Prospectus.

The Equity Shares have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the ***"Securities Act"***) or any state securities laws in the United States, and unless so registered, and may not be issued or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and in accordance with any applicable U.S. State Securities laws. The Equity Shares are being issued and sold outside the United States in 'offshore transactions' in reliance on Regulation "S" under the Securities Act and the applicable laws of each jurisdiction where such issues and sales are made. There will be no public offering in the United States.

ON PATH TO PROFITABILITY

Simpl trims around 15% of workforce

ANEES HUSSAIN
Bengaluru, May 8

BUY NOW PAY Later (BNPL) fintech platform Simpl has let go of around 15% of its employees in a significant workforce reduction exercise.

Sources privy to the development have revealed that the company has laid off at least 100 employees across various departments, with focus on higher-paying roles such as engineering and product functions.

Nityanand Sharma, the company's founder and CEO, conducted a brief all-hands town hall meeting on Wednesday morning, where he addressed the layoffs, expressing regret for the decision and assuring support for those impacted, including outplacement assistance, said a person affected by the latest trim.

Before the latest downsizing, Simpl employed around 650 individuals, encompassing core operations, interns and call center agents.

100 STAFFERS HIT

- **Around 100 of 650 employees laid off,** some after spending a month at organisation



- Focus was on higher-paying roles such as engineering and product functions
- This marks the second consecutive year of layoffs for the startup

This marks the second consecutive year of layoffs for the startup, which let go of approximately 160-170 employees in March 2023.

Notably, the latest round has also affected some recently-hired employees, with some having spent only one or one and half months with the company, sources added.

Sonata Software likely to see subdued FY25

PADMINI DHRUVARAJ
Bengaluru, May 8

SONATA SOFTWARE WILL likely see a subdued FY25 due to a slowdown seen in its subsidiary, Quant Systems, and continued delay in the deal ramp-ups, the company's CFO Jagannathan Chakravarthi Narasimhan told *FE*.

"So for the year (FY25), they (Quant) still are confident that later part of the year, they will grow. But in Q1, we are not sure what kind of growth will be coming in. Later part means, July to September and October to December will be a good quarter for them. But not very clear about April to June quarter. Hence, we said there will be a softness in growth for us."

Additionally, he said that even if Quant Systems "takes off in July to September quarter", there are still uncertainties in the large deals conversion as with the current uncertainties, large deals are taking nine to 12 months to close compared to the previous six months. "Hence, we said there can be a softness in the first two quarters of the year.



JAGANNATHAN CHAKRAVARTHI NARASIMHAN, CFO, SONATA SOFTWARE

IN THE SECOND QUARTER OF THE YEAR, WE EXPECT GROWTH TO RESUME

And in the second quarter of the year, we expect that growth to resume," the CFO said.

Despite these immediate challenges, Sonata Software remains hopeful, anticipating a double-digit growth in FY25. Narasimhan elaborated, "We expect growth to resume back in the second half of FY25. The pipeline is very strong, and if we convert this into new large deals, it will definitely help us to achiessve double-digit growth."

In the fourth quarter of FY24, Sonata Software reported a 14.53% increase in revenue from operations at ₹2,191.6 crore, up from ₹1,913.5 crore in the same period last year. However, net profit declined by 3% year-on-year to ₹110.4 crore, from ₹113.8 crore. The CFO attributed this mixed performance to several factors impacting the business.

"The slowdown at Quant Systems and the postponement in a large deal were significant contributors to this quarter's performance. We were expecting a large deal to come in Q4, and based on customer confirmation, we deployed people on-site from January. Unfortunately, due to changes in leadership and management at the customer's end, the deal was delayed, leading to unutilised resources and impacting our margins," Narasimhan said.

PVR rolls out luxury formats

GEETA NAIR
Pune, May 8

THE INDIAN FILM industry has bounced back in terms of volumes, with the box-office numbers reaching ₹12,000 crore compared to the ₹10,000-11,000 crore pre-Covid levels, Ajay Bijli, managing director, PVR INOX, said.

A total of 900 million tickets were sold in the two years after Covid-19 in the country. India has recovered much better than any other country, and it was the only country in the world where box office collections exceeded pre-Covid collections, Bijli said.

AJAY BIJLI, MD, PVR INOX

WE HAVEN'T GONE BACK TO PRE-COVID LEVELS IN TERMS OF VOLUMES, BUT IN TERMS OF VALUE, WE HAVE



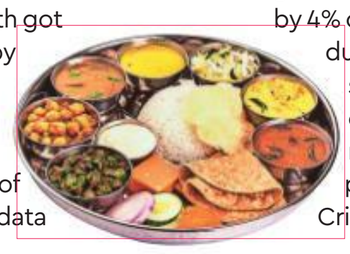
"We have not gone back to pre-Covid levels in terms of volumes, but in terms of value, we have," Bijli said. It is a cyclical phenomenon and not a structural one, so the industry would bounce back, he added.

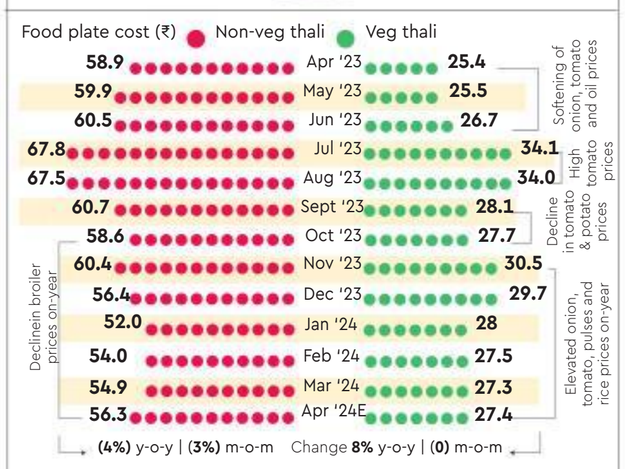
Bijlee was in Pune to unveil PVR INOX's super-premium format, Director's Cut cinema and ICE theatres at the KOPA Mall in Pune. This will be a seven-screen multiplex and for the first time, house two luxury cinema formats, five Director's Cut auditoriums and one immersive ICE theatre, in a multiplex.

The premium screens account for 14% of all the screens in the country and the company was aspiring to grow this to 20%.

Veg thali stayed flat in April, non-veg costlier

The cost of household vegetarian thali was flat in April on month, due to a 4% decline in onion prices coupled with 3% decline in fuel cost, reports **Sandip Das**. Non-vegetarian thali last month got costlier by 3% due to a 4% increase in prices of broilers, data from Crisil showed. However, the cost of veg thalis rose by 8% in April on year because of an increase in prices of onion. tomato and pulse while prices of non-veg thali declined by 4% on year due to softening of broiler meat prices, Crisil stated.





Source: Crisil

FROM THE FRONT PAGE

PM accuses Rahul of secret deal with Adani & Ambani

"Have 'tempo loads of notes (money)' reached the Congress that it has stopped targeting Ambani-Adani?" Modi asked, adding "let the Congress Shehzada announce, how much has been lifted from Ambani-Adani".

Gandhi was swift to hit back. In a video message, he said the ED or the CBI should probe if Adani and Ambani sent money in tempo, and wondered whether the PM was talking about his own experience. "I assure the nation once more – the money Narendra Modi has given to them, we will give to the poor...They made 22 arabpatis, we will make crores of lakhpatis," he said.

Congress president Mallikarjun Kharge said: "Times are changing. Friends are no longer friends...! After completion of three phases of elections, today the Prime Minister has started attacking his own friends. It is becoming clear that Modiji's chair is shaking. This is the real trend of the result."

Federal Bank mulls submitting co-branded card plan soon

SACHIN KUMAR
Mumbai, May 8

FEDERAL BANK EXPECTS to submit its plan to the Reserve Bank of India (RBI) soon, detailing the corrective actions the bank has taken in response to concerns raised by the banking regulator about its co-branded cards. The private lender does not expect any significant impact of RBI's action on its fee income due to RBI's order to issue new co-branded cards, according to Shalini Warrier, executive director, Federal Bank.

"We are in the process of working through the details of what RBI has asked us to look at," Warrier told analysts in earnings call.

"We have worked through most of the details that need to be done. In the next few days, we will be going back to RBI and presenting our plan, indicating where the corrections have been made," she added.

Google launches Wallet app

FE BUREAU
New Delhi, May 8

GOOGLE ON WEDNESDAY launched its Wallet app - a single destination to store key documents such as boarding pass, loyalty cards, event tickets, etc.

The company has brought Google Wallet to India two years after its launch in the US, and will operate it alongside its payment app Google Pay, it said. According to Google, currently users store documents physically or even in case those documents such as tickets, passes, etc, are saved on phones, it takes a lot of time to find them out at the time it is required. Through Wallet, such services will become digitised, and there will be a quick access to everyday essentials, Google said. For example, users booking movie tickets on an appwill be able to save the tickets in their Google Wallet. Similarly for flight tickets, once a ticket is saved in the wallet, users will also get details about any change of gate or delay in flights, etc. "We've focused on making sure the journey from paper to digital is seamless," said Ram Papatla, general manager & India engineering lead, Android at Google.

"Wallet is specifically tailored for non-payment use cases. Google Pay is our primary payments use case and it solves all payment needs in India," Papatla added.



The app will be for non-payment uses. It will offer single destination to store documents like boarding pass, event tickets, etc.

policybazaar.com® pb Fintech paisabazaar.com

PB FINTECH LIMITED

CIN: L51909HR2008PLC037998
Regd Office: Plot No. 119, Sector 44, Gurugram, Haryana - 122001
Tel: 0124-4562900, **Fax:** 0124-4562907, **Website:** www.pbfintech.in, **E-mail:** complianceofficer@pbfintech.in

STANDALONE AND CONSOLIDATED STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2024

(₹ in Lakhs)

Particulars	Results on Standalone Basis					Results on Consolidated Basis				
	Quarter ended			Year ended		Quarter ended			Year ended	
	March 31, 2024	December 31, 2023	March 31, 2023	March 31, 2024	March 31, 2023	March 31, 2024	December 31, 2023	March 31, 2023	March 31, 2024	March 31, 2023
	Refer Note 4	Unaudited	Refer Note 4	Audited	Audited	Refer Note 4	Unaudited	Refer Note 4	Audited	Audited
1. Total Income from Operations	3,431	2,714	4,339	11,029	13,415	1,08,957	87,089	86,910	3,43,768	2,55,785
2. Net Profit/(Loss) for the quarter/year (before tax and exceptional items)	(635)	2,696	2,943	4,452	(7,415)	7,289	3,723	(937)	7,711	(48,796)
3. Net Profit/(Loss) for the quarter/year before tax (after exceptional items)	(662)	2,696	2,943	4,425	(7,415)	7,289	3,723	(937)	7,711	(48,796)
4. Net Profit/(Loss) for the quarter/year after tax (after exceptional items)	(1,468)	2,696	2,943	3,619	(7,415)	6,019	3,723	(934)	6,441	(48,794)
5. Total Comprehensive Income/(Loss) for the quarter/year [Comprising Profit/(Loss) for the quarter/year (after tax) and Other Comprehensive Income/(Loss) (after tax)]	(1,491)	2,694	2,943	3,570	(7,396)	5,756	3,752	(1,254)	6,106	(48,522)
6. Equity share capital	9,024	9,020	9,002	9,024	9,002	9,024	9,020	9,002	9,024	9,002
7. Other equity				7,63,913	7,27,268				5,78,623	5,39,478
8. Earnings/(Loss) per share (of ₹ 2/- each)										
(a) Basic	(0.33)	0.60	0.66	0.81	(1.67)	1.35	0.85	(0.20)	1.50	(10.97)
(b) Diluted	(0.33)	0.59	0.65	0.78	(1.67)	1.31	0.83	(0.20)	1.45	(10.97)
	(Not annualised)	(Not annualised)	(Not annualised)			(Not annualised)	(Not annualised)	(Not annualised)		

Notes:

1. The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as modified by circular no. CIR/CFD/FAC/62/2016 dated July 05, 2016. The full format of the Quarterly/Annual Financial Results are available on the websites of the Stock Exchanges websites (www.nseindia.com and www.bseindia.com) and on the company's website (www.pbfintech.in).
2. The above results have been prepared in accordance with the Indian Accounting Standards (Ind AS) as prescribed under Section 133 of the Companies Act, 2013 read with Rule 3 of Companies (Indian Accounting Standards) Rules, 2015 and Companies (Indian Accounting Standards) Amendment Rules, 2016.
3. No Stock option has been granted during the quarter ended March 31, 2024, however, during the year ended March 31, 2024, the Company has granted 3,97,029 stock options under the employee stock option scheme – ESOP Scheme 2021 and 1,47,900 stock options under the employee stock option scheme – ESOP Scheme 2020, as approved by the Nomination and Remuneration Committee at its meeting held on July 31, 2023, to the eligible employees of the Company and its subsidiaries. Share based payment expense for the quarter and year ended March 31, 2024 at standalone level is ₹ 3,677 lakhs and ₹ 19,563 lakhs respectively and at consolidated level is ₹ 6,346 lakhs and ₹ 33,028 lakhs respectively.
4. Figures for the 3 months ended March 31, 2024 and March 31, 2023 are the balancing figures between audited figures for the year ended March 31, 2024 and March 31, 2023 and the published figures for the 9 months ended December 31, 2023 and December 31, 2022 respectively which were subjected to limited review.

PB Fintech Limited
Sd/-
Yashish Dahiya
Chairman and CEO

Place: Gurugram
Date: May 07, 2024

POPULATION TRENDS

Hindu share down 7.8%, Muslim up 43% in 1950-2015

FE BUREAU
New Delhi, May 8

THE SHARE OF the majority Hindu population declined by 7.82% from 84.68% to 78.06% between 1950 and 2015 while that of Muslim population rose by 43.15% to 14.09% from 9.84% during the period, according to a working paper of the Economic Advisory Council to the Prime Minister (EAC-PM). The paper, authored by EAC-PM member Shamika Ravi, consultant Apurv Kumar Mishra and Young Professional Abraham Jose, said the Christian population share rose 5.38% from 2.24% to 2.36% during the period.

The share of Sikh population increased from 1.24% in 1950 to 1.85% in 2015. Even the share of the Buddhist population witnessed a noticeable increase from 0.05% to 0.81%. "On the other hand, the share of Jains in the population of India decreased from 0.45% in 1950 to 0.36% in 2015.

The share of the Parsi population in India witnessed a stark 85% decline, reducing from 0.03% share in 1950 to 0.004% in 2015," the report noted. Census in India was last conducted in 2011, the next one was due in a decade, but is delayed.

The EAC-PM paper also studied 167 countries to see the global trends in the majority and minority population trends. On the Indian subcontinent, the report found that all the Muslim majority countries witnessed an increase in the share of the majority religious denomination except Maldives where the share of the majority group (Shafi'i Sunnis) declined by 1.47%. In Bangladesh, there was an 18% increase in the share of the majority religious group which is the largest such increase in the Indian subcontinent.

The EAC-PM paper studied 167 countries to see global trends in majority and minority population trends

Pakistan witnessed an increase of 3.75% in the share of the majority religious denomination (Hanafi Muslim) and a 10% increase in the share of total Muslim population despite the creation of Bangladesh in 1971.

Among non-Muslim majority countries, Myanmar, India and Nepal saw a decline in the share of the majority religious denomination. Myanmar witnessed the steepest decline of the majority religious group in the region with the share of Theravada Buddhist population declining by 10%.

In Nepal, the share of the majority Hindu population declined by 4%, the share of the Buddhist population declined by 3% while the Muslim population increased by 2%.

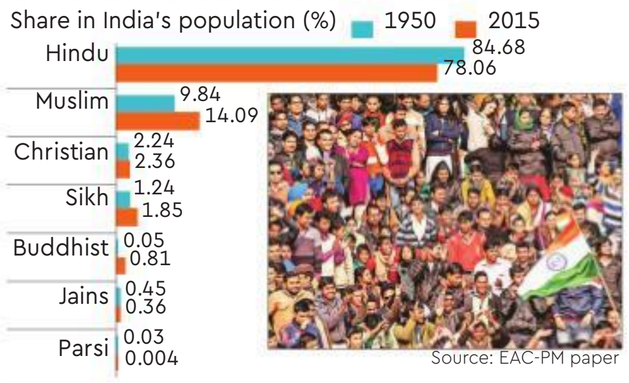
"Contrary to the noise in several quarters, careful analysis of the data shows that minorities are not just protected but indeed thriving in India.

This is particularly remarkable given the wider context within the South Asian neighborhood where the share of the majority religious denomination has increased and minority populations have shrunk alarmingly across countries like Bangladesh, Pakistan, Sri Lanka, Bhutan and Afghanistan," the authors of the paper said.

India's performance suggests that there is a conducive environment to foster diversity in the society, the paper noted. "It is not possible to promote better life outcomes for the disadvantaged sections of society without providing a nurturing environment and societal support through a bottom-up approach," the paper said.

India is one of the few countries which has a legal definition of minorities and provides constitutionally protected rights for them. The outcomes of these progressive policies and inclusive institutions are reflected in the growing number of minority populations within India, the paper added.

CHANGING DEMOGRAPHICS



Source: EAC-PM paper

Mumbai, Delhi among 50 wealthiest cities

Five out of top 10 cities belong to Asia Pacific region

FE BUREAU
New Delhi, May 8

TWO INDIAN CITIES -- Mumbai (#24) and Delhi (#37) -- made it to the top-50 of the world's wealthiest cities in 2024, according to a latest rankings in this respect by the Henley & Partners and New World Health.

While the US still dominated the list with 11 of its cities securing slots among top 50, an imminent slowdown in growth of the west's wealth hubs was evident. The report which tracks millionnaires and the richer, reported a rise of the Asia Pacific, with 5 out of the top 10 wealthiest cities being in this region.

The Europe still led among regions with 16 cities followed by Asia with 13 cities, and Australia & New Zealand with 5 cities. Within Asia, China had 5 cities in the list, including Beijing which stood at the #10 spot and Shenzhen (#27) which has registered the biggest growth of 140% in the number of millionaires between 2013 and 2023 among all the cities featured. Despite Mumbai having nearly twice as many millionaires as Delhi (30,700), the national capital has witnessed the number of millionaires growing at a faster pace than Mumbai in 10 years to 2023.

"This dynamic reflects broader changes in the global economy, with the US maintaining its traditional strongholds while China's rapid urbanisation and growing technological prowess play an increasingly important role in its wealth creation," Juerg Steffen, CEO at Henley & Partners wrote. "As the wealthy become more mobile and discerning in their choice of residence, cities must adapt and innovate to stay ahead of the curve. Investment migration programs, such as those offered by 7 of the world's Top 10 Wealthiest Cities, are becoming an essential tool in the increasing competitive fight for global talent and capital," he added.

According to the report, the growth in wealthiest cities is driven by the strong performance of financial markets in recent years. The S&P 500's 24% gain in 2023, along with the Nasdaq's 43% surge and Bitcoin's staggering 155% rally, have buoyed the fortunes of wealthy investors.

Coupled with this is the easing of inflationary pressures, with global inflation falling precipitously since 2022.

Besides, rapid advancements in artificial intelligence, robotics, and blockchain technology have also created new opportunities for wealth creation and accumulation.

FINANCIAL MARKETS FOSTER GROWTH

Rank	City	Billionaires	Millionaire growth* (%)
1	New York City	60	48
2	The Bay Area	68	82
3	Tokyo	14	-5
4	Singapore	30	64
5	London	35	-10
10	Beijing	42	90
21	Dubai	15	78
24	Mumbai	29	82
27	Shenzhen	22	140
37	Delhi	16	95



Source: Henley & Partners & New World Wealth *(between 2013 and 2023)

AstraZeneca to withdraw Covid vax globally

PRESS TRUST OF INDIA
New Delhi, May 8

UK-BASED PHARMACEUTICAL MAJOR AstraZeneca has started global withdrawal of its Covid-19 vaccine, which was provided in India as 'Covishield' in partnership with Serum Institute of India (SII), days after it admitted to rare side-effects of blood clotting and lowering of platelet counts.

The withdrawal has been initiated due to a surplus of available updated vaccines since the pandemic, the company said in a statement.

In India, the company's partner SII said it has stopped the manufacturing and supply of additional doses of Covishield since December 2021 while reiterating that it had disclosed all rare to very rare side-effects, including Thrombosis with Thrombocytopenia Syndrome, in the packaging insert in 2021.

AT A GLANCE

- Serum Institute of India says it stopped production and supply of additional doses of Covishield in December 2021
- AstraZeneca had partnered with Oxford University to develop Covid-19 vaccine, sold in India as Covishield



AstraZeneca had partnered with Oxford University to develop the Covid-19 vaccine, which was sold in India as Covishield and as Vaxzevria in Europe. "As multiple, variant Covid-19 vaccines have since been developed there is a surplus of available updated vaccines. This has led to a decline in demand for Vaxzervria, which is no longer being manufactured or supplied," AstraZeneca said. The company further said, "We will now work with regulators and our partners to align on a clear path forward to conclude this chapter and significant contribution to the Covid-19 pandemic."

Earlier, according to global media reports, AstraZeneca had admitted that its Covid-19 vaccine could in very rare cases has the potential to cause a rare side-effect called Thrombosis with Thrombocytopenia Syndrome (TTS).

Without referring to the side-effects, the company said, "We are incredibly proud of the role Vaxzevria played in ending the global pandemic. According to independent estimates, over 6.5 million lives were saved in the first year of use alone and over three billion doses were supplied globally."

It further said, "Our efforts have been recognised by governments around the world and are widely regarded as being a critical component of ending the global pandemic."

The European Medicines Agency, the medicines regulator for the EU, issued a notice on Tuesday to confirm that Vaxzevria -- known as Covishield in India -- is no longer authorised for use in the 27-member economic bloc after AstraZeneca voluntarily withdrew its authorisation in March.

It said it will similarly work with regulatory authorities worldwide to initiate marketing authorisation withdrawals for Vaxzevria as demand has been overtaken by the evolving nature of coronaviruses.

SKF India Limited

CIN: L29130PN1961PLC213113
Registered Address: Chinchwad, Pune 411033 Maharashtra, India
Tel. No. : 91 - 20 66112500 | E-mail: investors@skf.com | Website : www.skf.com/in

FY23-24: Quarter - January to March 2024



Revenue 10.2% QoQ ▲ | Revenue 9.9% YoY ▲ | PBT 29.5% QoQ ▲ | PBT 35.2% YoY ▲

STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2024

Rs. in Millions

Particulars	Quarter Ended March 31, 2024 (Unaudited)	Quarter Ended December 31, 2023 (Unaudited)	Quarter Ended March 31, 2023 (Unaudited)	Year Ended March 31, 2024 (Audited)	Year Ended March 31, 2023 (Audited)
Revenue from Operations	12,034.0	10,919.0	10,946.9	45,701.3	43,049.2
Net Profit / (Loss) for the Period (Before Tax, Exceptional and/or Extraordinary items) #	2,291.9	1,770.2	1,695.7	7,357.9	7,329.3
Net Profit / (Loss) for the Period Before Tax (After Exceptional and/or Extraordinary items) #	2,291.9	1,770.2	1,695.7	7,357.9	7,329.3
Share of Profit/(Loss) of Associate	4.3	(0.3)	0.8	0.3	0.9
Net Profit / (Loss) for the Period After Tax (After Exceptional and/or Extraordinary items) #	1,752.3	1,321.5	1,229.3	5,518.0	5,248.8
Total Comprehensive Income for the Period [Comprehensive Profit / (Loss) for the Period (After tax) and Other Comprehensive Income (After tax)]	1,695.4	1,262.9	1,239.9	5,391.2	5,273.8
Equity Share Capital	494.4	494.4	494.4	494.4	494.4
Reserves (Excluding Revaluation Reserve)	-	-	-	26,333.1	22,919.4
Earnings Per Share (of Rs.10/- each) (for Continuing and Discontinued Operations) -					
1. Basic: (Not to be Annualised)	35.4	26.7	24.9	111.6	106.2
2. Diluted: (Not to be Annualised)	35.4	26.7	24.9	111.6	106.2

No exceptional and/or extra ordinary items in the above results

KEY NUMBERS OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2024

Rs. in Millions

Particulars	Quarter Ended March 31, 2024 (Unaudited)	Quarter Ended December 31, 2023 (Unaudited)	Quarter Ended March 31, 2023 (Unaudited)	Year Ended March 31, 2024 (Audited)	Year Ended March 31, 2023 (Audited)
Revenue from Operations	12,034.0	10,919.0	10,946.9	45,701.3	43,049.2
Net Profit / (Loss) for the Period Before tax	2,291.9	1,770.2	1,695.7	7,357.9	7,329.3
Net Profit / (Loss) for the Period After Tax	1,748.1	1,321.8	1,228.5	5,517.7	5,247.9
Total Comprehensive Income for the Period [Comprehensive Profit / (Loss) for the Period (After tax) and Other Comprehensive Income (After tax)]	1,691.2	1,263.2	1,239.1	5,390.9	5,272.9

a) The Unaudited Standalone and Consolidated Financial Results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at their Meeting held on May 08, 2024. The above financial results for the quarter and year ended March 31, 2024 have been reviewed by the statutory auditors of the Company.

b) The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the Securities and Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements ('LODR')) Regulations, 2015. The full format of the unaudited Standalone & Consolidated Financial Results of the Company are available on the Stock Exchange's websites (www.bseindia.com and www.nseindia.com) and also on the Company's website (www.skf.com/in)

c) This above financial results have been prepared in accordance with the Companies (Indian Accounting Standards) Rules, 2015 (Ind AS prescribed under Section 133 of the Companies Act, 2013 and read with Rules framed thereunder and Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time.

d) The Company manufactures bearings and other related components and is of the view that it is a single business segment in accordance with Ind AS-108- 'Operating Segments' notified pursuant to Companies (Accounting Standards) Rules, 2015.

e) The Board of Directors have proposed a dividend of INR 130 per share on equity share of INR 10 each i.e. 1300%, subject to approval of the members of the Company at the forthcoming Annual General Meeting. When approved by the members of the Company, this will involve payout of INR 6,426.9 Million.

f) The figures for the quarter ended March 31, 2024 are the balancing figures between audited figures in respect of the full year ended March 31, 2024 and the published year to date figures upto the third quarter ended December 31, 2023 of the relevant financial year.

g) The figures for the previous year/periods have been regrouped/reclassified wherever necessary to confirm to current period's classification

SKF India Limited

Date :- May 08, 2024
Place :- Gothenberg

Mukund Vasudevan
Managing Director

79th VICTORY DAY Russia

ADVERTORIAL

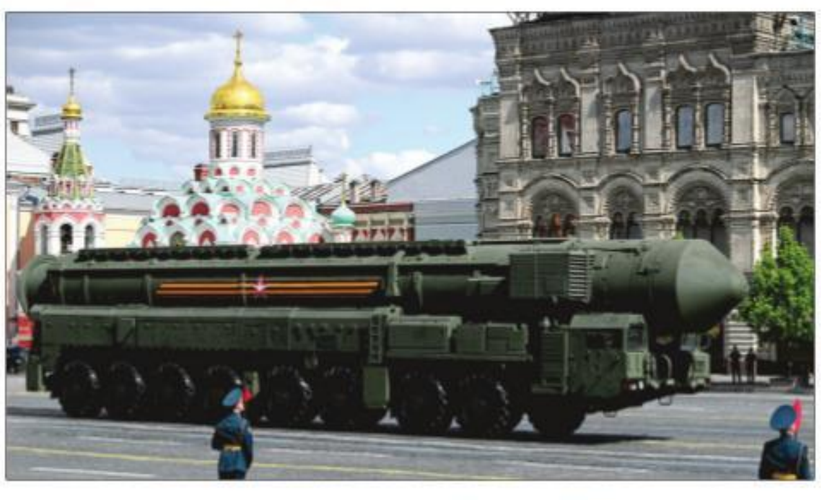
An initiative by RED Read. Engage. Deliver.*

Strengthening military brotherhood: Russia-India partnership thrives

This year, Russian cadets joined India's Republic Day celebrations, deepening bilateral ties. An upcoming reciprocal visit to Russia by Indian delegates reinforces these bonds









THE celebration of Victory Day in Russia is inextricably linked with the expression of gratitude and honouring the merits of the fraternal peoples who supported the USSR in the fight against Nazism during the Great Patriotic War and the Second World War. Moscow and Delhi are connected by the traditions of military brotherhood, established when carrying out tasks of transporting weapons and food to the Soviet Union through Iran in the period of 1941-1943.

The most distinguished servicemen of the automobile company of the logistics support corps of the royal ground forces — senior non-commissioned officer Narayan Rao Nikkam and sergeant Garjendra Singh — were awarded the Order of the Red Star in 1944, and in September 2021, a memorial in honour of the Russian-Indian military fraternity was opened and the ceremony of planting of the "Tree of Friendship" was held.



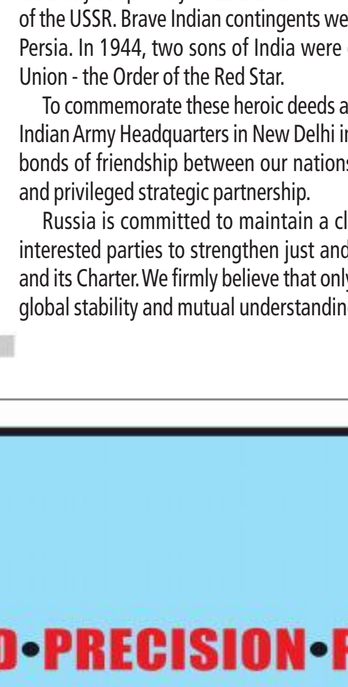
Confirmation of commitment to the spirit of victory and respect for historical dates that are significant for both sides is the repeated participation of Indian military contingents in parades on Red Square dedicated to the celebration of the Great Victory Day on May 9.

At the present stage, the traditions of the military brotherhood of Russia and India, laid down by the glorious exploits of their fathers and grandfathers, are being strengthened within the framework of multidisciplinary military cooperation, the basis of which is contacts of the high command, the exchange of experience between specialists of the branches of troops, exercises and training. In 2024, the main one is the exercise "Indra-2024" in the Russian Federation.

A worthy continuation of this activity in Moscow and Delhi is considered to be the education of the younger generation in the spirit of respect and memory for the glorious traditions of the defenders of the fatherland. For these purposes, a regular dialogue has been established between students of pre-university military educational institutions. In particular, in 2024, a delegation of Russian cadets took parts in events dedicated to the Republic Day in India, and a reciprocal visit of their Indian colleagues to Russia is expected in the 2nd half of this year.

MESSAGE

DENIS ALIPOV
RUSSIAN AMBASSADOR TO INDIA



Dear friends,

Today, on May 9, we celebrate the 79th anniversary of the Victory over Nazi Germany in the Great Patriotic War (1941-1945). It was the culmination of WWII and the proudest moment for the Soviet people who made the decisive contribution to the crushing of Nazism in Europe at an exorbitant price of 27 million of lives.

The memory and the lessons of WWII should never be forgotten! There cannot be any statute of limitation for Holocaust and Nazi misanthropic ideology and reconciliation with these dark pages of the European past as some former Nazi collaborator countries advocate. It is both unbelievable and outrageous that Europe is amongst those who attempt to rewrite the history and ensure security at the expense of others by empowering the neo-Nazi regime in Ukraine. Some European countries have made it a state policy to demolish monuments to Soviet soldiers and wipe out the Soviet contribution to peace. These steps are an undeniable part of the current security crisis on the continent.

It's our sacred duty to carefully preserve the historic truth of the WWII and cherish the collective will of all allied countries to prevent re-emergence of the Brown Plague and establish the United Nations frameworked inclusive international cooperation based on the universal international law and the sovereign equality of states. In order to adjust to new realities and become efficient in response to emerging challenges all nations should do away of double standards and superiority complex, unilateral approaches and confrontational policies but demonstrate common wisdom and promote balanced and fair democratisation of the global governance.

The top priority initiative of Russia in the UN is the adoption of the annual UNGA resolution against glorification of Nazism, neo-Nazism and contemporary forms of racism which is overwhelmingly supported by the global majority, including India.

Russians will always remember with gratitude the Indian contribution to the defeat of Nazi Germany. We proudly recall that in 1941 and 1942 friendship societies were set up in India in support of the USSR. Brave Indian contingents were engaged in providing supplies to the Red Army through Persia. In 1944, two sons of India were decorated with the highest military award of the Soviet Union - the Order of the Red Star.

To commemorate these heroic deeds a memorial monument was unveiled at the premises of the Indian Army Headquarters in New Delhi in 2021. It became one of the symbols of historically strong bonds of friendship between our nations, which form a solid base for the Russian-Indian special and privileged strategic partnership.

Russia is committed to maintain a close coordination with India and other like-minded and interested parties to strengthen just and equal multipolarity based on the central role of the UN and its Charter. We firmly believe that only respect of each other's interests and diversity can ensure global stability and mutual understanding.

BrahMos JV: The hallmark of India-Russia defence cooperation

INDIA and Russia have continued to share strong bilateral bond based on mutual trust, common interests and strategic convergence. The mainstay of this multi-faceted relationship is joint defence cooperation which has resulted in successful development and operationalisation of world's most powerful precision strike system BRAHMOS in the Indian Armed Forces.

The supersonic cruise missile programme, jointly undertaken by India's DRDO and Russia's NPOM, has charted glorious milestones since its inception in 1998. BrahMos Aerospace which designs, develops and produces the high-end weapon in various configurations for India's Tri-Services has also forayed into the global market by signing a historic export deal with the Republic of Philippines to deliver BRAHMOS shore-based anti-ship missile batteries.

Universal BRAHMOS, through continuous evolution and upgradation, has incredibly bolstered India's deterrence power from across the domains of land, sea and air. The missile's superlative performance parameters have been revalidated during successful test trials conducted from ground, ship and air platforms of Indian Armed Forces.

The missile's indigenisation efforts have also borne excellent results, fostering domestic innovation, technological advancement and growth. The Indian defence industry including MSMEs associated with the BrahMos JV have strengthened their foothold with ever-growing demand for the weapon in both domestic and international markets.



Russian Ambassador to India Denis Alipov with CEO & MD of BrahMos Aerospace Atul D Rane at the 'BrahMos Silver Jubilee Year' celebrations



"We have worked very closely with our Russian scientific partners to make BRAHMOS what it is today a perfect synonym for 'power, success and excellence'. As we accelerate our journey of 'Atmanirbharta' in defence, the BRAHMOS missile programme has provided all necessary impetus in this direction. Based on a unique missile industrial consortium (MIC) model, the BrahMos JV has strongly fortified and redefined India's strategic autonomy in the military-technical sphere," says Outstanding Scientist Atul D Rane, DG (BrahMos) DRDO, and CEO & MD of BrahMos Aerospace.

The India-Russia JV which completed 25 supersonic years of its formation in 2023, has entered yet another momentous phase of its unstoppable journey and growth. With even more robust technological collaborations and joint endeavours, the JV partners have set their sight to design and develop a more advanced, futuristic variant — BRAHMOS-NG.

The supersonic cruise missile programme has played a pivotal role in deepening the symbiotic relationship between India and Russia in all these years and it will continue to do so well into the distant future.

BrahMos Aerospace extends its greetings on 79th anniversary of Victory Day of Russia.



RP - Sanjiv Goenka Group

SAREGAMA INDIA LIMITED

CIN : L22213WB1946PLC014346
Regd. Office: 33, Jessore Road, Dum Dum, Kolkata – 700028.
Tel: 033-2551 2984/4773, E-mail: co.sec@saregama.com,
Web: www.saregama.com

NOTICE
(For the attention of the Equity Shareholders of the Company)

Subject: Transfer of Equity Shares of the Company to Investor Education and Protection Fund Authority (IEPF) Demat Account

NOTICE is hereby given to the Members of Saregama India Limited ('the Company') that all the dividends remaining unpaid or unclaimed for a period of seven years from the date of transfer to the Unpaid Dividend Account are required to be transferred by the Company to the IEPF Authority established by the Central Government.

Accordingly, Members are hereby informed that the Final Dividend declared for the Financial Year 2016-17, which remained unclaimed or unpaid for a period of seven consecutive years will be due for transfer to the IEPF Authority on 26th August, 2024. The corresponding shares on which dividends were unclaimed or unpaid for seven consecutive years will also be due for transfer as per the procedure set out in the Rules made under the Companies Act, 2013 ('Act').

The Company has communicated to all the concerned Members at their address registered with the Company/ Registrar and Share Transfer Agent (RTA) / Depositories records, whose shares are liable to be transferred to the demat account of IEPF Authority, advising them to claim the unclaimed dividend for the financial year 2016-17 and onwards. The details of such shares liable to be transferred to IEPF Authority are also made available on the website of the Company: https://www.saregama.com/static/investors

The above notice is being published in the newspapers pursuant to Section 124(6) of the Act, read with Rule 6 of IEPF Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, ('the Rules') as amended from time to time and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

The Company will, however, not transfer such shares to the IEPF where there is a specific order of the Court/Tribunal restraining any transfer of such shares or where the shares are hypothecated/pledged under the Depositories Act, 1996.

Concerned shareholders of the Company are hereby requested to claim the dividend declared for the Financial Year 2016-17 and onwards by making an application on or before Friday, 16th August, 2024 to the following officials:

Saregama India Limited (The Company)	Link Intime India Private Limited (RTA of the Company)
Corporate Office Address: 2nd Floor, Spencer Building, 30, Forjett Street, Grant Road (West), Mumbai - 400036, Maharashtra.	Office Address: C101, 247 Park, L.B.S. Marg, Vikhroli (West), Mumbai - 400083
Email ID 1: co.sec@saregama.com Email ID 2: priyanka.motwani@rpsg.in	Email ID 1: rnt.helpdesk@linkintime.co.in Email ID 2: satyan.desai@linkintime.co.in
Telephone: +91 2266886200	Telephone: +91 22 49186000

In case the Company does not receive any communication claiming dividend, from the concerned Members by Friday, 16th August, 2024, the Company shall, with a view to comply with the requirements set out in the Rules, transfer the dividend and shares as aforesaid to the IEPF Authority within due date, as per the timelines prescribed under the Rules.

However, the concerned Member can claim the shares (including all the benefits accruing on such shares) from the IEPF Authority by making necessary applications in the prescribed form (IEPF-5) which is available on the website of the Ministry of Corporate Affairs at www.iepf.gov.in and by sending the physical copy of the requisite documents enumerated in the Form IEPF-5, to the Nodal Officer of the Company.

The detailed procedure to claim back the dividend and shares from IEPF Authority is given on the website of IEPF i.e. www.iepf.gov.in

Please note that no claim shall lie against the company in respect of the share transferred to the IEPF Authority, pursuant to the said rules.

For further clarifications or assistance, you may write to us at co.sec@saregama.com or rnt.helpdesk@linkintime.co.in

IMPORTANT NOTE FOR SHAREHOLDERS WITH RESPECT TO KYC UPDATION:

"You are requested to visit our RTA's official website: http://www.linkintime.co.in(Resource-Downloads-General-Formats KYC) to download the relevant formats for Nomination and Updation of KYC details viz; Forms ISR-1, ISR-2, ISR-3, SH-13, SH-14 for execution including Original Cancelled Cheque Leaf bearing the name of the first account holder and send across the filled up forms to our RTA in line with compliance of SEBI Circular to enable our RTA, Link Intime India Private Limited, to complete the KYC updation which is mandatory presently before any transaction, etc."

For **Saregama India Limited**
Sd/-
Priyanka Motwani
Company Secretary

Place: Mumbai
Date: 9th May, 2024

JINDAL SAW LIMITED

CIN - L27104UP1984PLC023979
Regd. Off.: A-1, UPSIDC Indl. Area, Nandgaon Road, Kosi Kalan, Distt. Mathura (U.P.)-281403
Corp. Office : Jindal Centre, 12, Bhikaiji Cama Place, New Delhi- 110066

EXTRACT OF FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2024

(₹ in Crores)

S. No.	Particulars	Standalone					Consolidated				
		Quarter ended			Year ended		Quarter ended			Year ended	
		31.03.2024 Refer Note 1	31.12.2023 Unaudited	31.03.2023 Refer Note 1	31.03.2024 Audited	31.03.2023 Audited	31.03.2024 Refer Note 1	31.12.2023 Unaudited	31.03.2023 Refer Note 1	31.03.2024 Audited	31.03.2023 Audited
1.	Total income from operations	5,006.10	4,785.32	4,676.77	18,232.97	15,704.39	5,493.68	5,696.39	5,267.06	21,125.90	18,060.95
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items#)	710.33	622.62	443.82	2,188.82	937.96	665.80	700.84	391.82	2,216.48	744.99
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items#)	710.33	622.62	443.82	2,188.82	937.96	665.80	700.84	391.82	2,216.48	719.95
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items#)	529.07	455.02	357.28	1,614.10	714.83	480.37	512.43	297.50	1,592.87	451.79
5.	Total comprehensive income for the period /year [Comprising profit/(loss) for the period/ year (after tax) and other comprehensive income (after tax)]	521.48	456.21	352.47	1,610.09	719.61	471.74	505.48	276.57	1,607.13	502.29
6.	Paid up Equity share capital	63.95	63.95	63.95	63.95	63.95	63.95	63.95	63.95	63.95	63.95
7.	Reserves (excluding revaluation reserve)	10,127.38	9,606.40	8,036.18	10,127.38	8,036.18				10,029.38	7,856.97
8.	Net worth	10,191.33	9,670.35	8,100.13	10,191.33	8,100.13				10,093.33	7,920.92
9.	Outstanding Debt	3,886.92	4,189.34	3,289.96	3,886.92	3,289.96	5,586.54	6,017.87	4,782.21	5,586.54	4,782.21
10.	Debt Equity Ratio	0.38	0.43	0.41	0.38	0.41	0.55	0.63	0.60	0.55	0.60
11.	Earnings per share (of ₹ 2/- each) (*not annualised)										
	(1) Basic	16.64	14.31	11.25	50.77	22.50	15.79	17.72	11.24	52.75	20.27
	(2) Diluted	16.57	14.29	11.25	50.70	22.50	15.72	17.72	11.24	52.68	20.27
12.	Debt Service Coverage Ratio	2.80	6.64	3.39	3.91	2.22	2.50	4.90	2.38	3.25	1.60
13.	Interest Service Coverage Ratio	6.81	5.94	4.98	5.51	3.42	5.67	5.66	4.20	4.95	2.89

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

Note:

1. The figures for the quarter ended March 31, 2024 and March 31, 2023 are the balancing figures between the audited figures in respect of the full financial year and the published unaudited year to date figures upto third quarter of the respective financial year which were subject to limited review by the auditor.
2. The above is an extract of the detailed format of Standalone and Consolidated financial results for the year ended on 31st March 2024 filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Standalone and Consolidated results for the year on 31st March 2024 are available on the websites of the Stock Exchanges (www.nseindia.com/ www.bseindia.com) and on the Company's website (www.jindalsaw.com).

On behalf of Board of Directors of Jindal Saw Limited
Sd-
Sminu Jindal
Managing Director
DIN : 00005317

Place: New Delhi
Date: May 07, 2024

POST OFFER ADVERTISEMENT UNDER REGULATION 18(12) IN TERMS OF SECURITIES AND EXCHANGE BOARD OF INDIA (SUBSTANTIAL ACQUISITION OF SHARES AND TAKEOVERS) REGULATIONS, 2011, AS AMENDED TO THE SHAREHOLDER(S) OF SPRINGFORM TECHNOLOGY LIMITED (HEREINAFTER REFERRED TO AS "TARGET" OR "TARGET COMPANY" OR "SPRINGFORM")

SPRINGFORM TECHNOLOGY LIMITED

CIN: L51900MH1979PLC021914
Registered office: 5B, Dudhia Industrial Estate, 2nd Floor, Opp. S. V. Road, Dahisar East, Mumbai - 400068, Maharashtra, India,
Telephone No.: 022-28488089, **Email ID:** sales@springformtech.com; **Website:** www.springformtech.com

Open offer for acquisition of 13,000 (Thirteen Thousand Only) equity shares of 10 each representing 26.00% (Twenty-Six Percent) of the Voting Share Capital of Springform Technology Limited (hereinafter referred to as "Target" or "Target Company" or "Springform") from the public Shareholders of the Target Company by Mr. Amandeep Singh, Mr. Paramjeet Singh Chhabra and Mrs. Amarjeet Kaur Sachdeva (herein after collectively referred to as "Acquirers") pursuant to and in compliance with regulations 3(1) & 4 of Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, as amended ('SEBI (SAST) Regulations').

This post issue offer advertisement is being issued by **Fintellectual Corporate Advisors Private Limited,** ("Manager to the Offer"/ "Manager"), on behalf of Acquirers, in connection with the offer made by the Acquirers, in compliance with Regulation 18(12) of the Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 ("SEBI (SAST) Regulations"). This Post Offer Advertisement (**"PoPA"**) should be read together with: (a) the Public Announcement dated January 12, 2024 (**"PA"**); (b) the Detailed Public Statement dated January 18, 2024 that was published in Financial Express - English (all editions), Jansatta - Hindi (all editions) and Pratahkal-Marathi (Mumbai edition) on January 19, 2024 (**"DPS"**); (c) the Letter of Offer dated April 05, 2024 along with Form of Acceptance (**"LOF"**); and (d) the offer opening public announcement and corrigendum to the DPS that was published on April 18, 2024 in all the newspapers in which the DPS was published.

This Post Offer Advertisement is being published in all the newspapers in which the DPS was published.

Capitalized terms used but not defined in this Post Offer Advertisement shall have the meaning assigned to such terms in the LOF.

The Public Shareholders of the Target Company are requested to kindly note the following information with respect to the Open Offer:

1. Name of the Target Company	:	Springform Technology Limited
2. Name of the Acquirers	:	Mr. Amandeep Singh, Mr. Paramjeet Singh Chhabra and Mrs. Amarjeet Kaur Sachdeva ('Acquirers')
3. Name of the Manager to the Offer	:	Fintellectual Corporate Advisors Private Limited
4. Name of the Registrar to the Offer	:	Skyline Financial Services Private Limited
5. Offer Details	:	
a. Date of Opening of the Offer	:	Friday, April 19, 2024
b. Date of Closing of the Offer	:	Friday, May 03, 2024
6. Date of Payment of Consideration	:	Not Applicable*

*Since no equity shares were tendered in the Open Offer, payment of consideration to shareholders is not applicable

7. Details of Acquisition :

Sl. No.	Particulars	Proposed in the Offer Documents	Actuals
7.1	Offer Price (A)	200/-	200/-
7.2	Aggregate number of shares tendered (B)	13,000	Nil
7.3	Aggregate number of shares accepted (C)	13,000	Nil
7.4	Size of the Offer (Numbers of shares multiplied by offer price per share) (A * C)	26,00,000/-	Nil
7.5	Shareholding of the Acquirers before Agreement/ Public Announcement		
	• Number		
	• %	Nil	Nil
7.6	Shares Acquired by way of Agreement*		
	• Number	35,050	35,050
	• %	70.10%	70.10%
7.7	Shares Acquired by way of Open Offer		
	• Number	13,000	
	• %	26.00%	Nil
7.8	Shares Acquired after Detailed Public Statement		
	• Number of shares acquired	Nil	Nil
	• Price of shares acquired	Nil	Nil
	• % of shares acquired	Nil	Nil
7.9	Post offer shareholding of Acquirers (Number & %)	48,050 (96.10%)	35,050 (70.10%)

7.10	Pre & Post offer shareholding of the public	Pre Offer	Post Offer	Pre Offer	Post Offer
	• Number	14,950	1,950	14,950	14,950
	• %	29.90%	3.90%	29.90%	29.90%

* The equity shares to be acquired in terms of Share Purchase Agreement has not yet been transferred in the name of Acquirers.

8. The Acquirers accept full responsibility for the information contained in the Post Offer Advertisement and also for the obligations under SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011.
9. The Acquirers will consummate the Share Purchase Agreement transaction in accordance with the provisions of Regulations 22 (1), and 22 (3) read with 17 of the SEBI (SAST) Regulations and will be reclassified as the promoters of the Target Company in accordance with the provisions of Regulation 31A (10) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, including subsequent amendments thereto ('SEBI (LODR) Regulations').
10. A copy of this Post Offer Advertisement will be available on the website of SEBI and BSE Limited and at the registered office of the Company.
11. Capitalised terms used but not defined in this Post Offer Advertisement shall have the meanings assigned to such terms in the Public Announcement and/or DPS and/or Letter of Offer.

Issued by the Manager to the Open Offer

FINTELLECTUAL CORPORATE ADVISORS

Fintellectual Corporate Advisors Private Limited
204, Kanishka Shopping Complex, Mayur Vihar, Phase 1 Extension, Delhi-110091
Contact Number: +91- 11- 48016991
Website: www.fintellectualadvisors.com
Email Address: info@fintellectualadvisors.com
Contact Person: Mr. Amit Puri
SEBI Registration Number: MB/INM000012944
Validity: Permanent
CIN: U74999DL2021PTC377748

For and on behalf of the Acquirers

Sd/- **Amandeep Singh** Acquirer 1 | Sd/- **Paramjeet Singh Chhabra** Acquirer 2 | Sd/- **Amarjeet Kaur Sachdeva** Acquirer 3

Place: Delhi
Date: 08.05.2024

vedanta — HINDUSTAN ZINC Zinc & Silver of India

HINDUSTAN ZINC LIMITED

Regd Office : Yashadgarh, Yashad Bhawan, UDAIPUR-313 004 (Rajasthan)
Email: hzl.secretarial@vedanta.co.in website: www.hzlindia.com
Tel: +91 2946604000-02
CIN: L27204RJ1966PLC001208

NOTICE

NOTICE is hereby given that the following share certificates of face value of Rs. 2/- of the Company as per details given hereunder have been reported **LOST / MISPLACED** and if **NO OBJECTION** is received within 15 days from the date of publication of this Notice, we shall consider issuance of Duplicate Share Certificates thereof:

S. No.	Name of Shareholder	Folio No.	No. of Shares	Distinctive Nos.		Certificate No.
				From	To	
1	BHAVANA J PAREKH	B000128	5000	1487267616	1487272615	127
			5000	3599927116	3599932115	1422

For **Hindustan Zinc Limited**
Harsha Kedia
Company Secretary and Compliance Officer

Place: Mumbai
Date: May 09, 2024

Ambuja Cement — adani Cement

Ambuja Cements Ltd.

CIN: L26942GJ1981PLC004717
Registered Office: Adani Corporate House, Shantigram, Near Vaishnodevi Circle, S. G. Highway, Ahmedabad- 382421, Gujarat | Phone No. : +91 79-2656 5555

PUBLIC NOTICE

Kind attention: All Members of the Ambuja Cements Limited Staff Provident Fund Trust

This is to notify that during the Board meeting of the trustees of the PF Trust held on 15 April 2024, the Board of Trustees of the Provident Fund of Ambuja Cements Limited has decided to voluntarily surrender the exemption granted to the PF Trust and transfer all the PF Trust fund to the Regional Provident Fund Commissioner with effect from **01 October 2024**.

Please be advised that the entire process of surrendering the Trust and migrating data to the PF server is expected to take approximately 10-12 months. During this transition period, members will be unable to access their PF funds or submit requests for transfers or withdrawals.

If you anticipate any need for your funds within the next 12 to 14 months and would like to withdraw from your PF account, then we request you to send an email providing Employee Number, Name, UAN, and Contact Number to ambujapftrust.helpdesk@adani.com on or before 20 June 2024.

Should you prefer to transfer your PF funds to another company, you may submit an online PF Transfer application through the UAN portal.

For any clarifications or support, please write to ambujapftrust.helpdesk@adani.com with Employee Number, Name, UAN, and Contact Number. **Please note that no requests for withdrawal or transfer will be entertained after 20 June 2024.**

For Ambuja Cements Limited Staff Provident Fund Trust
Date: 9th May 2024

"IMPORTANT"

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IndusInd Bank

IndusInd Bank Limited

CIN: L65191PN1994PLC076333
Registered Office: 2401, Gen. Thimmayya Road (Cantonment), Pune – 411 001; **Tel.:** (020) 6901 9000
Secretarial & Investor Services Cell: 701, Solitaire Corporate Park, 167, Guru Hargovindji Marg, Andheri (East), Mumbai – 400 093; **Tel.:** (022) 6641 2487 / 2359
E-mail ID: investor@indusind.com; **Website:** www.indusind.com

NOTICE OF POSTAL BALLOT

NOTICE is hereby given that pursuant to Sections 108 and 110 of the Companies Act, 2013 (the **"Act"**) and other applicable provisions, if any, of the Act and Rule 20 and Rule 22 of the Companies (Management and Administration) Rules, 2014 (the **"Rules"**), each as amended from time to time, read with General Circular No. 14/2020 dated April 8, 2020, General Circular No. 17/2020 dated April 13, 2020, General Circular No. 20/2020 dated May 5, 2020, General Circular No.22/2020 dated June 15, 2020, General Circular No. 33/2020 dated September 28, 2020, General Circular No. 39/2020 dated December 31, 2020, General Circular No. 10/2021 dated June 23, 2021, General Circular No. 20/2021 dated December 8, 2021, General Circular No. 3/2022 dated May 5, 2022, General Circular No. 11/2022 dated December 28, 2022 and General Circular No. 09/2023 dated September 25, 2023, issued by the Ministry of Corporate Affairs (the **"MCA"**) (hereinafter collectively referred to as the **"MCA Circulars"**) and the Securities and Exchange Board of India's Circular no. SEBI/HO/CFD/CMD2/CIR/P/2022/62 dated May 13, 2022, Circular no. SEBI/HO/CFD/PoD-2/P/CIR/2023/4 dated January 5, 2023 and Circular no. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2023/167 dated October 7, 2023, and Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the **"SEBI Listing Regulations"**), including any statutory modification(s) or reenactment(s) thereof for the time being in force, the proposed resolutions set out in the Notice of the Postal Ballot dated April 30, 2024 to be passed by the members of IndusInd Bank Limited (the **"Bank"**) only by voting through electronic means (remote e-voting).

In accordance with the Act and MCA Circulars, the Bank has completed the dispatch of Postal Ballot Notice on May 8, 2024, in electronic form only to those Members who have registered their email address with the Bank / Registrar & Share Transfer Agent of the Bank ('RTA') (Link Intime India Private Limited) / Depository Participants (DP) and whose names appear in the register of members/ register of beneficial owners as received from the depositories as on May 3, 2024 ("cut-off date"). The said Notice is also available on the website of the Bank at www.indusind.com and the websites of the Stock Exchanges, i.e., BSE Limited at www.bseindia.com and The National Stock Exchange of India Limited at www.nseindia.com and on the National Securities Depository Limited's (NSDL) website at www.evoting.nsdl.com.

In accordance with the MCA Circulars, the Members can vote only through the remote e-voting process. A person whose name appears in the Register of Members / List of Beneficial Owners as on the cut-off date shall be entitled to vote through remote e-voting process on the resolution as set out in the said Notice of Postal Ballot.

Any person who is not a Member as on the cut-off date should treat this Notice for information purpose only.

The Bank has engaged NSDL to provide remote e-voting facility. The procedure for remote e-voting is given in the said Notice of Postal Ballot.

The remote e-voting shall commence from Tuesday, May 14, 2024 (9:00 A.M. IST) and remain open up to Wednesday, June 12, 2024 (5:00 P.M IST). Remote e-voting shall not be allowed beyond the said date and time and shall be forthwith disabled by NSDL. Once the vote on resolution is cast by the Members, the Members shall not be allowed to change it subsequently or cast the vote again.

Members of the Bank, who have not yet registered their email address and mobile number, are requested to register the same immediately with their DP in respect of shares held in electronic form and by communicating to Link Intime India Private Limited in respect of shares held in physical form.

The Board of Directors of the Bank have appointed Mr. Alwyn D'souza (C.P. No. 5137), or failing him Mr. Jay D'souza (C.P. No. 6915) from Alwyn Jay & Co., Company Secretaries, as the Scrutinizer to scrutinize the remote e-voting process in a fair and transparent manner.

The result of the Postal Ballot will be declared within two working days of conclusion of remote e-voting process i.e. on or before Friday, June 14, 2024. These results will be communicated to the Stock Exchanges and will be uploaded on the website of the Bank at www.indusind.com. The said results will also be displayed at the Registered and Corporate Office of the Bank.

In case of any query(s), the Members may refer to the 'Frequently Asked Questions' (FAQs) for Members and the e-Voting User Manual for Members available at the download section of www.evoting.nsdl.com. Alternatively, you may contact Ms. Pallavi Mhatre, Senior Manager, NSDL at 022 4886 7000 or evoting@nsdl.com.

For IndusInd Bank Limited
Sd/-
Anand Kumar Das
Company Secretary
(F6950)

Place: Mumbai
Date: May 08, 2024

JUPITER WAGONS LIMITED

(FORMERLY COMMERCIAL ENGINEERS AND BODY BUILDERS CO LIMITED)
CIN: L28100MP1979PLC049375
Regd. office : 48, Vandana Vihar, Narmada Road, Gorakhpur, Jabalpur (M.P.) India - 482001

Extract of Standalone and Consolidated Financial Results for the Quarter / Year Ended March 31, 2024

Rs. In Lakhs

Sl. No.	Particulars	Standalone					Consolidated				
		Quarter Ended	Preceding Quarter ended	Corresponding quarter ended in the previous year	Year Ended	Year Ended	Quarter Ended	Preceding Quarter ended	Corresponding quarter ended in the previous year	Year Ended	Year Ended
		31-Mar-24	31-Dec-23	31-Mar-23	31-Mar-24	31-Mar-23	31-Mar-24	31-Dec-23	31-Mar-23	31-Mar-24	31-Mar-23
		Unaudited	Unaudited	Unaudited	Audited	Audited	Unaudited	Unaudited	Unaudited	Audited	Audited
1	Total Income from Operations	1,11,293.02	89,583.86	71,170.02	3,64,125.30	2,06,824.74	1,11,541.05	89,583.86	71,170.02	3,64,373.33	2,06,824.74
2	Net Profit for the period (beforeTax)	13,854.62	11,147.39	7,912.70	44,368.45	20,519.11	13,895.63	10,953.65	7,756.17	44,190.69	20,049.03
3	Net Profit for the period (after tax)	10,421.76	8,339.74	4,077.93	33,279.50	12,537.59	10,462.77	8,146.00	3,921.40	33,101.74	12,067.51
4	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period(after tax) and Other Comprehensive Income (after tax)]	10,438.05	8,337.33	4,025.92	33,338.38	12,527.92	10,479.06	8,143.59	3,869.39	33,160.62	12,057.82
5	Equity Share Capital	41,229.36	41,229.36	38,744.74	41,229.36	38,744.74	41,229.36	41,229.36	38,744.74	41,229.36	38,744.74
6	Earnings Per Share (of Rs. 10/- each)										
	1. Basic:	2.54	2.07	1.06	8.27	3.24	2.56	2.03	1.01	8.24	3.12
	2. Diluted:	2.54	2.07	1.06	8.27	3.24	2.56	2.03	1.01	8.24	3.12

Note: The above is an extract from the detailed format of Standalone and Consolidated audited Financial Results for the Quarter and year ended 31st March, 2024 filed with the Stock Exchanges under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of Standalone and Consolidated Financial Results for the Quarter and year ended 31st March, 2024 is available on the Stock Exchanges website (www.bseindia.com & www.nseindia.com) and on the company's website (www.jupiterwagons.com).

For and on Behalf of the Board
sd/-
Vivek Lohia
Managing Director
DIN- 00574035

Place - Kolkata
Date - 07.05.2024

DETAILED PUBLIC STATEMENT IN TERMS OF REGULATIONS 3(1) AND 4 READ WITH REGULATIONS 13(4), 14(3), 15(2) AND OTHER APPLICABLE REGULATIONS OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (SUBSTANTIAL ACQUISITION OF SHARES AND TAKEOVERS) REGULATIONS, 2011, AS AMENDED, TO THE PUBLIC SHAREHOLDERS OF

CIGNITI TECHNOLOGIES LIMITED

Registered Office: Suite No.106 & 107, 6 - 3 - 456 / C, MGR Estates, Dwarakapuri Colony, Punjagutta, Hyderabad, Telangana, 500082
Tel: +91 40 3070 2255; **Fax:** +91 40 3070 2299; **Website:** www.cigniti.com

OPEN OFFER FOR ACQUISITION OF UP TO 71,62,210 FULLY PAID-UP EQUITY SHARES OF FACE VALUE OF INR 10 EACH ("OFFER SHARES") REPRESENTING 26.00% OF THE EXPANDED VOTING SHARE CAPITAL (*AS DEFINED BELOW*) OF CIGNITI TECHNOLOGIES LIMITED ("TARGET COMPANY") FROM THE PUBLIC SHAREHOLDERS OF THE TARGET COMPANY BY COFORGE LIMITED ("ACQUIRER") AND COFORGE PTE. LTD. ("PAC") ("OFFER"/ "OPEN OFFER") IN COMPLIANCE WITH THE REQUIREMENTS OF THE TAKEOVER REGULATIONS.

This detailed public statement ("**DPS**") is being issued by IIFL Securities Limited, the manager to the Offer ("**Manager to the Offer**"), for and on behalf of the Acquirer and the PAC, to the Public Shareholders of the Target Company, pursuant to and in compliance with Regulations 3(1) and 4 read with Regulations 13(4), 14(3), 15(2) and other applicable regulations of the Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 and subsequent amendments thereto ("**Takeover Regulations**"), and pursuant to the public announcement dated May 2, 2024 ("**PA**" or "**Public announcement**") filed with BSE Limited ("**BSE**") and National Stock Exchange of India Limited ("**NSE**") (collectively referred to as the "**Stock Exchanges**"), Securities and Exchange Board of India ("**SEBI**") and sent to the Target Company in terms of Regulation 14(1) and 14(2) of the Takeover Regulations.

For the purposes of this DPS, the following terms have the meanings assigned to them below:

"**Equity Shares**" or "**Shares**" means the fully paid-up equity shares of face value of INR 10 each of the Target Company.

"**Offer Period**" has the meaning prescribed to such term in the Takeover Regulations.

"**Expanded Voting Share Capital**" means the total voting equity share capital of the Target Company on a fully diluted basis expected as of the 10th (Tenth) working day from the closure of the Tendering Period (*as defined below*) for the Offer. This includes 2,46,875 outstanding employee stock options which have already vested on the date of the PA and are exercisable into equal number of Equity Shares.

"**Identified Date**" means the date falling on the 10th (Tenth) Working Day prior to the commencement of the Tendering Period, for the purpose of determining the Public Shareholders to whom the letter of offer in relation to this Offer ("**Letter of Offer**") shall be sent.

"**Public Shareholders**" mean all the equity shareholders of the Target Company excluding (i) the Acquirer; (ii) PAC; (iii) parties to the SPAs (*defined hereinafter*); and (iv) the persons deemed to be acting in concert with the persons set out in (iii).

"**Tendering Period**" has the meaning ascribed to it under the Takeover Regulations.

"**Working Day**" means any working day of SEBI.

I. ACQUIRER, PAC, SELLERS, TARGET COMPANY AND OFFER

1. Information about the Acquirer / PAC:

1.1. Coforge Limited ("Acquirer")

1.1.1. The Acquirer is a public company limited by shares, incorporated in India on May 13, 1992 (CIN Number L72100DL1992PLC048753).

1.1.2. The Acquirer is a global enterprise information technology solutions and services company offering its clients comprehensive capabilities in product engineering services, intelligent automation services, data and integration services, cloud and infrastructure management services, software engineering services and business process management services.

1.1.3. The details of change in name of Acquirer in reverse chronological order are set out below:

S. No.	Old Name	New Name	Date of fresh certificate of incorporation
1.	NIIT Technologies Limited	Coforge Limited	August 3, 2020
2.	NIIT Investments Limited	NIIT Technologies Limited	May 14, 2004
3.	NIIT Investments Private Limited	NIIT Investments Limited	January 15, 2004

1.1.4. The equity shares of the Acquirer are listed on BSE (Scrip Code: 532541; Scrip ID: COFORGE;) and NSE (Symbol: COFORGE) and are currently not suspended from trading on BSE and NSE. The ISIN of equity shares is ISIN: INE591G01017. The entire shareholding of the Acquirer is held by public shareholders and the Acquirer does not belong to any group. It should be noted that while Hulst B.V. continues to be declared as the promoter of the Acquirer, it does not hold any shares in the Acquirer and does not have a nominee on the board of directors of the Acquirer. Hulst B.V. does not exercise any control over the Acquirer. The Acquirer holds 100% of the share capital of the PAC.

1.1.5. The registered office of the Acquirer is located at 8, Balaji Estate, Third Floor, Guru Ravi Das Marg, Kalkaji, New Delhi, Delhi, 110019, India.

1.1.6. As on the date of DPS, the Acquirer does not hold any Equity Shares or voting rights in the Target Company. Furthermore, the Acquirer has not acquired any Equity Shares after the date of the PA. The directors and the key managerial persons of the Acquirer do not hold any Equity Shares or voting rights in the Target Company. None of the directors of the Acquirer are on the board of directors of the Target Company.

1.1.7. The Acquirer has not been prohibited by SEBI from dealing in securities.

1.1.8. Neither the Acquirer nor its directors or key managerial employees are categorized as a willful defaulter in terms of Regulation 2(1)(ze) of the Takeover Regulations.

1.1.9. Neither the Acquirer nor its directors or key managerial employees are categorized/ declared as a fugitive economic offender in terms of Regulation 2(1)(ja) of the Takeover Regulations.

1.1.10. The key financial information of the Acquirer based on the audited consolidated financial statements for the year ended March 31, 2022, March 31, 2023, and March 31, 2024 is set out below:

(₹ in million, except per share data)

Particulars	FY 2024	FY 2023	FY 2022
Total Income	92,404	80,765	64,838
PAT	8,356	7,451	7,147
EPS (basic)	131.56	113.77	109.02
EPS (diluted)	129.59	111.53	106.52
Net worth	36,266	30,825	27,331
Non-controlling interests ("NCI")	1,003	874	983
Total Net worth	**37,269**	**31,699**	**28,314**

1.2. Coforge Pte. Ltd. ("PAC")

1.2.1. The PAC is a private company limited by shares, incorporated in Singapore on June 7, 1995 (UEN 199503929E). The Acquirer owns 100% of the share capital of the PAC.

1.2.2. The principal activities of the PAC are development and distribution of computer software and the provision of consultancy, training and support services.

1.2.3. The name of the PAC was changed from NIIT Technologies Pte. Limited to Coforge Pte. Limited with effect from September 7, 2020.

1.2.4. The registered office of the PAC is located at 31 Kaki Bukit Road 3, #05-08 Techlink, Singapore 417818.

1.2.5. As on the date of DPS, the PAC does not hold any Equity Shares or voting rights in the Target Company. Furthermore, the PAC has not acquired any Equity Shares after the date of the PA. The directors and the key managerial persons of the PAC do not hold any Equity Shares or voting rights in the Target Company. None of the directors of the PAC are on the board of directors of the Target Company.

1.2.6. The PAC has not been prohibited by SEBI from dealing in securities.

1.2.7. Neither the PAC nor its directors or key managerial employees (if any) are categorized as a willful defaulter in terms of Regulation 2(1)(ze) of the Takeover Regulations.

1.2.8. Neither the PAC nor its directors or key managerial employees (if any) are categorized/declared as a fugitive economic offender in terms of Regulation 2(1)(ja) of the Takeover Regulations

1.2.9. The key financial information of the PAC based on the audited standalone financial statements for the year ended March 31, 2022 and March 31, 2023, and reviewed unaudited standalone financial statements for nine months period ended on December 31, 2023 is set out below:

(₹ in million, except per share data)

Particulars	9 months ended December 31, 2023		FY 2023		FY 2022	
	SGD	INR[1]	SGD	INR[2]	SGD	INR[3]
Total Income	12.68	799.78	18.85	1,163.87	15.12	846.77
PAT	0.64	40.15	1.50	92.93	1.00	55.85
EPS (basic)	0.04	2.42	0.09	5.59	0.06	3.36
Net worth	26.33	1,660.90	25.69	1,586.58	24.19	1,355.06

Notes: (1) considered conversion rate of 63.08 (2) considered conversion rate of 61.75 (3) considered conversion rate of 56.02.

2. Information about the Sellers:

The details of the Sellers (Shares as disclosed in respective SPAs) are as follows:

The persons listed in Sr. No. 1 to 5 below are collectively referred to as Promoters of the Target Company while the persons listed from Sr. No. 6 to 80 are collectively referred to as Identified Public Shareholders of the Target Company. The Promoters and the Identified Public Shareholders of the Target Company are collectively referred to as the Sellers.

Sr. No.	Name	Part of promoter group (Yes/ No)	Address	Details of shares/ voting rights held by the selling shareholders		
				No. of shares	% of total share capital	% of Expanded Voting Share Capital
1	Chakkilam Venkata Subramanyam	Yes	6-3-663/A/15/A, Jaffar Ali Bagh Somajiguda, Hyderabad-500082	27,98,427	10.25%	10.16%
2	Rajeswari Chakkilam	Yes	6-3-663/A/15/A, Jaffar Ali Bagh Somajiguda, Hyderabad-500082	86,849	0.32%	0.32%
3	Chakkilam Srikanth	Yes	6-3-663/A/15/A, Jaffar Ali Bagh Somajiguda, Hyderabad-500082	25,00,000	9.16%	9.08%
4	Pennam Sudhakar	Yes	6-3-663/A/15/A, Jaffar Ali Bagh Somajiguda, Hyderabad-500082	1,127	0.00%	0.00%
5	Sapna Pennam	Yes	6-3-663/A/15/A, Jaffar Ali Bagh Somajiguda, Hyderabad-500082	35,58,892	13.04%	12.92%
6	Kukunuru Madhava Lakshmi	No	15 6 6 Kotireddy Factory St, Tenali, Guntur - 522201	15,49,954	5.68%	5.63%
7	Kukunuru Kumar Bapuji	No	Hn/115 Stone Creek Dr,Irving Txusa, USA	3,13,549	1.15%	1.14%
8	Abhishek Kedia	No	514 5Th Floor, Swapnalok Complexs D Road Secunderabad, Hyderabad-500003	12,438	0.05%	0.05%
9	Sushil Lahoti	No	27/1A Harish Mukherjee Road Ne,Bhawanipore, Circus Avenue 1, St Floor, Kolkata-700025	1,50,000	0.55%	0.54%
10	Shashi Lahoti	No	27/1A Harish Mukherjee Road, Kolkata-700025	1,35,000	0.49%	0.49%
11	Naresh Agarwal Aayush Agarwal	No	8-2-293/82/90 Road No 15,Prashashan Nagarshaikpet Near Andra Bank, -500033	69,500	0.25%	0.25%
12	Naresh Agarwal Aayush Agarwal HUF	No	Jayalaxmi Apts Jayanagar, Airlines Cly Bowenpallynear Venkateshwara Temple, Hyderabad-500011	10,055	0.04%	0.04%
13	Naresh Kumar Agarwal	No	Plot No 90 Prashasan Nagar Opp Union,Bank Prashasan Nagar Branch Road No15 Shaikpet, Hyderabad-500033	12,000	0.04%	0.04%
14	Vinod Kumar Bangad	No	5-9-30/1/17/17A/302 Palace, Colony Basheer Bagh, Hyderabad-500029	23,220	0.09%	0.08%
15	Vinod Kumar Bangad HUF	No	H No 4-1-309 Bank Street, Hyderabad-500012	7,146	0.03%	0.03%
16	Vinodkumar Bangad	No	H No 5 9 30/1/17 17A1/302,Us Residency palace Colony, Hyderabad-500029	64,020	0.23%	0.23%
17	Kunal Jajodia	No	S/O Mahendra Kumar Jajodia Cf-, Sector-I Bidhannagar (M) Kolkata-700064	59,100	0.22%	0.21%
18	Prity Agarwal	No	W/O Mayank Agarwal Ideal Tower, Diamond Harbour Road Ekbalpore hospital CMRI, Kolkata-700023	57,034	0.21%	0.21%
19	Akshat Jajodia	No	C/Omahendra Kumar Jajodia Cf-3,Purtho Bhawan Sector-1 Bidhann, Kolkata-700064	53,723	0.20%	0.20%
20	Rajesh Partani	No	27032,Yashoda Nagarkodangal Road,Tandur-501141, Telangana	40,060	0.15%	0.15%
21	Soumya Lahoti	No	D O Sushil Lahoti 27 1A Harish,Road Oppsite Petrol Pump Bhawanipore Circus Aven, Kolkata-700025	18,000	0.07%	0.07%
22	Sushil Lahoti (HUF)	No	25 D Harish Mukherjee Road,1St Floor, Kolkata-700025	17,000	0.06%	0.06%
23	Kiran Kumari Lahoti	No	1-54/1,Kodangal Mahabubnagar-509338	17,000	0.06%	0.06%
24	Nandkishore Partani	No	S O Late Bankatialpartani 3 1,Kodangalroad Yashoda Nagar Tantandur Rangareddi Andhra Pradesh, Ranga Reddy-501141	62,008	0.23%	0.23%
25	Kavita Kedia	No	5-9-24/70 1St Floor Abhista,Hill Fort Opp Hope Hospital Ba Hyderabad-500029	23,479	0.09%	0.09%
26	Ankita Jajodia	No	Flat 1903 Bridgewater House,96 Lookout Lane, London	17,715	0.06%	0.06%
27	Mansi Partani	No	H.No 3-1-74,Yashoda Nagar, Tandur-501141, Telangana	15,255	0.06%	0.06%
28	Namrata Partani	No	3-1-75/2,Yashoda Nagarkodangal Road,Tandur-501141, Telangana	15,403	0.06%	0.06%
29	Ganga Devi Loya	No	3-6-693 2Nd Floor,Sree Kunj Apts Street No 12 Himayatnagar, Hyderabad-500029	10,057	0.04%	0.04%
30	Shubham Bangad	No	5-9-30/1/17A Flat No-302,Us Residency Palace Colony basheer Bagh Himayath Nagar, Hyderabad-500029	23,971	0.09%	0.09%
31	Shobha Bangad	No	5-9-30/1/17/17A 302 Palace, Colony Basheer Bagh Hyderabad-500029	19,186	0.07%	0.07%
32	Ankita Bangad	No	5-9-30/1/17/A Flat No-302 Us R,Palace Colony Basheer Baghhimayath nagar, Hyderabad-500029	11,155	0.04%	0.04%
33	Naval Kishore Loya	No	H No 3-6-692 And 693/2 Flat No 201, 2Nd Floor Shri Kunj Street No 11 Himayat Nagar, Hyderabad Telangana 500029	34,270	0.13%	0.12%
34	Pavankumar Vijayawargiya	No	H No 3-4-174/Af/65 Guddiguda,R K Nagar Kantha Reddy Nagarhyderguda Rajendernagar Ranga Reddy, Hyderabad-500048	92,513	0.34%	0.34%
35	Rajesh Devji Karani (HUF)	No	H.No:11-25-798/1, Luv-Kush, Shanti Nagar, Kothawada, Warangal-506012	87,300	0.32%	0.32%
36	Ravi Devji Karani (HUF)	No	H.No:11-25-798, Luv-Kush, Shanti Nagar, Kothawada, Warangal-506002	84,505	0.31%	0.31%
37	Seema Vijaywargiya	No	24 Ambience Fort, Piller No 125 Attapurhyderguda, Hyderabad-500048	40,413	0.15%	0.15%
38	Kirthi Vijayawargiya	No	Villa No 1 Symphony Villas,Pillar No 141 Attapur Lane Adj Topai International Rajendranagar, Hyderabad-500048	34,666	0.13%	0.13%
39	Aditya Vijaywargiya	No	24 Ambience Fort, Opposite Pillar No 125 Attapur, Hyderabad-500048	34,339	0.13%	0.12%
40	Pooja Vijayawargiya	No	H O 14-10-1491 First Floor, Jinsi Chowrahabegum Bazar Mangalhat, Hyderabad-500012	31,893	0.12%	0.12%
41	Samita Vijayawargiya	No	H No 3-4-174/65, Ambince Fortattapur, Hyderabad-500048	19,148	0.07%	0.07%
42	Sunita Vijaywargiya	No	Villa No 1 Symphony Villas,Pillar No 141 Attapurlane Adj To Pai International, Rajendranagar Hyderabad-500048	26,565	0.10%	0.10%
43	Pravinchandra Meghji Karani	No	3-4-310/172 Kachiguda Opp Nrup, Degree College Kachigudahimaya Nagar, Hyderabad-500027	20,103	0.07%	0.07%
44	Pravinchandra Meghji Karani HUF	No	3-4-310/172 F No 204 2Flr Kach, Siddarth Shanti Niketan Aptmnt, Hyderabad-500027	27,484	0.10%	0.10%
45	Chandanben Pravinchandra Karani	No	3 4 172 F 204, Raghavendra Temple 3 4 153 Toall Bye Numbers Himayathnagar, Hyderabad-500027	23,047	0.08%	0.08%
46	Roopal H Karani	No	3-4-310/172 Kachiguda Opp Nru, College Kachigudahimayath Nagar, Hyderabad-500027	13,000	0.05%	0.05%
47	Sravan Kumar Vijaywargi	No	Plot No 65 Opp Pillar No 125, Ambience Fort Colony Attapurrajendranagar, Hyderabad-500048	21,261	0.08%	0.08%
48	Swarnima Vijaivergiya	No	H No 3-4-174 Plot No 65,Ambience Fort Colony Hydergudapillar No 125 Attapur Rajendranagar,K V Rangareddy-500048	15,485	0.06%	0.06%
49	Pavan Kumar Vijayawargiya Huf	No	Plot No 65 Ambience Fort Colon, Opp Pillar No 125 Attapurhyderabad, Hyderabad-500048	15,362	0.06%	0.06%
50	Bhavini Nilesh Karani	No	3-4-310/172 Kachiguda,Opp Nrupatunga Degree Collegekachiguda, Hyderabad-500027	12,075	0.04%	0.04%
51	Sonal Ravi Karani	No	H.No:11-25-798, Luv-Kush, Shanti Nagar, Kothawada, Warangal, Warangal-506002	13,200	0.05%	0.05%
52	Bharat Kunverji Kenia	No	343 Devashish 1st Flr, Chandavarkar Cross Lanematunga,- Mumbai-400019	5,000	0.02%	0.02%
53	Hitesh Pravinchandra Karani	No	3-4-172 /F 204 Raghavendra Tem,3-4-153 To 3-4-224 All Bye Numhimayathnagar, Hyderabad-500027	13,000	0.05%	0.05%
54	Meenakshi Vijaywargi	No	H No 21 2 434 1 Char Kaman, Mittika Kasher, Hyderabad-500002	11,500	0.04%	0.04%
55	Rajesh Darak	No	4-7-710-1 Esahiya Bazar, Sultan, Bazar, Nampally Hyderabad, Hyderabad Telangana-500027	39,666	0.15%	0.14%
56	Ghansham Das Gilada	No	3-5-141/1A, Eden Baugh Rd, Ramkote, Hyderabad-500001	1,19,627	0.44%	0.43%
57	Sarika Sharma	No	15 2 40/41 Gowiguda-Chamannampally, Hyderabad-500012	76,113	0.28%	0.28%

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Sr. No.	Name	Part of promoter group (Yes/ No)	Address	Details of shares/ voting rights held by the selling shareholders		
				No. of shares	% of total share capital	% of Expanded Voting Share Capital
58	Komal Sharma	No	5-1-157 Jambagh Nampally, Hyderabadandhra Pradesh, Hyderabad-500012	95,067	0.35%	0.35%
59	Vineeta Girish Somani	No	W O Girish Somani 656 New Radh,Opposite Main Hospital Akola A.,Akola-444001	70,000	0.26%	0.25%
60	Seetha Bai	No	5-9-29/16,Basheer Baghhyderabad, Hyderabad-500029	43,684	0.16%	0.16%
61	Kruti Darak	No	No 1-5-1157 1st Floor New Maruthi, Nagar Opp Rajdhani Function Hallkothapet Saroornagar, Rangareddy Telangana-500060	57,911	0.21%	0.21%
62	Srinarayan Attal	No	D No 14-5-18/19 Bedar Wadi, Begum Bazarhyderabad, Telangana India-500012	49,024	0.18%	0.18%
63	Ramesh Chandra Jhawar	No	41 Kiser Lane, Bridgewater, USA	39,123	0.14%	0.14%
64	Uma Jhawar	No	4 4 933 935 Apartment 302,Royal Plaza Apartments sultan Bazar Nampally, Hyderabad-500001	32,471	0.12%	0.12%
65	Sanjay Shrikant Karwa	No	Fla No 804, A Wing Spring Bloom, Opp Bharat Forgemundhwa B G Shirke Road, Pune-411038	31,590	0.12%	0.11%
66	Manju Devi Sharma	No	5-1-157 Jambagh Pusal Basti,Ward 5 Circle IV, Hyderabad Andhra Pradesh-500095	9,003	0.03%	0.03%
67	Vaishali Sanjay Karwa	No	Flat No 804 A Wing Spring Bloo, B G Shirke Road Opp Bharat Formundhwa, Pune-411038	12,305	0.05%	0.04%
68	Ajit Kumar Jain Dugad	No	H No 16 Wellington Enclave, Rukmini Devi Colony Phase 2 Weaoc Gate Secunderabad - 500026	42,101	0.15%	0.15%
69	Aarti Nirmal Tanna	No	Geetanjali Apartments, 3-5-141/E/7/15 Ram Kotenarayanaguda, Hyderabad-500029	80,984	0.30%	0.29%
70	Dugad Ajitkumar Jain	No	3 6 156 B R Guda Chaitanya,Tower West Marredpally Secunderabad, Hyderabad-500026	1,09,184	0.40%	0.40%
71	Gopal Sharma Doba	No	14-2-179 / K Hari Om Colony, Gosawami Mandirbegum Bazar, Hyderabad-500012	13,575	0.05%	0.05%
72	Mahesh Sharma	No	Hno 14-2-179/K Hari Om Colony, Near Goswamymandirbegum-bazar, Hyderabad-500012	27,747	0.10%	0.10%
73	Mukundlal Doba	No	Hno 14-2179/K, Shainayat Gunjgosawami Mandir, Hyderabad-500012	77,500	0.28%	0.28%
74	Nirmalkumar Laxmikant Tanna	No	3-5-141/E/7 Eden Bagh Ram Kote, Himayathnagar, Hyderabad Telangana-500029	45,200	0.17%	0.16%
75	Prashanth Goel	No	H No 21-1-929 Flat No 406, Ghansi Bazar, Hyderabad-500002	40,000	0.15%	0.15%
76	Premlata Doba	No	Hno 14-2-179/K,Shainayat Gunggosawami Mandir Goshamahal, Hyderabad-500012	67,500	0.25%	0.25%
77	Radhe Shyam Sharma	No	Hno 14-2-179/K Hari Om Colony, Gosawami Mandirbegumbazar, Hyderabad-500012	27,500	0.10%	0.10%
78	Ramesh Kumar Doba	No	14-2-179/K Hari Om Colony,Gosawami Mandirbegumbazar, Hyderabad-500012	11,595	0.04%	0.04%
79	Sunil Siddamsetty	No	Plot No 13 P And T Colony, Behind Apollo Hospitalopp Vikrampuri Colony, Secunderabad-500009	1,42,319	0.52%	0.52%
80	Susheela Devi Agarwal	No	5-9-29/D, Basheer Bagh, Hyderabad-500063	40,850	0.15%	0.15%
	Total			**1,38,30,091**	**50.66%**	**50.21%**

1.2.10. The Sellers have not been prohibited by SEBI from dealing in securities.

3. Target Company:

3.1 The Target Company is a public limited company, incorporated in India on September 3, 1998 under the Companies Act, 1956, as amended. The Target Company was originally incorporated as Chakkilam Infotech Pvt limited on September 3, 1998 and its name was subsequently changed to Cigniti Technologies Limited on October 19, 2011.

3.2 The registered office of the Target Company is situated at Suite No.106 & 107, 6 - 3 - 456 / C, MGR Estates, Dwarakapuri Colony, Punjagutta, Hyderabad, Telangana, 500082. The corporate identification number of the Target Company is L72200TG1998PLC030081.

3.3 The Target Company is engaged in the business of providing digital assurance and digital engineering services.

3.4 The Equity Shares are listed on BSE (Scrip Code: 534758; Scrip ID: CIGNITITEC;) and NSE (Symbol: CIGNITITEC) and are currently not suspended from trading on BSE and NSE. The ISIN of Equity Shares is ISIN: INE675C01017.

3.5 The Equity Shares are frequently traded on the Stock Exchanges in terms of Regulation 2(1)(j) of the Takeover Regulations.

3.6 The total authorized share capital of the Target Company is INR 360,000,000 consisting of 36,000,000 Equity Shares. The issued, subscribed and paid-up share capital of the Target Company is INR 27,30,00,840 consisting of 2,73,00,084 Equity Shares as on May 2, 2024 ("**Paid Up Share Capital**").

3.7 Besides outstanding employee stock options, the Target Company does not have any (i) partly paid-up Equity Shares; and (ii) other convertible instruments.

3.8 The key financial information of the Target Company based on its audited consolidated financial statements for the years ended March 31, 2022, March 31, 2023 and March 31, 2024 is set out below:

(₹ in million, except per share data)

Particulars	FY2024	FY2023	FY2022
Total Revenue	18,480.89	16,622.98	12,552.40
Profit after Tax	1,655.92	1,683.20	917.44
EPS (Basic)	60.68	61.32	32.72
EPS (diluted)	60.41	61.21	32.68
Net worth	7,380.73	5,893.47	4,598.44

4. Details of the Offer:

4.1 This Offer is a mandatory open offer made by the Acquirer and PAC in terms of Regulation 3(1) and 4 of the Takeover Regulations pursuant to the execution of SPAs (*as defined hereinafter*) to acquire in excess of 25% of the shares carrying voting rights of the Target Company and control over the Target Company. Please refer to Part II below (Background to the Offer) for further information on the SPAs.

4.2 The Acquirer and PAC are making this Offer to all the Public Shareholders of the Target Company, to acquire up to 71,62,210 Equity Shares, representing 26.00% of the Expanded Voting Share Capital ("**Offer Size**").

4.3 This Offer is made at a price of INR 1,415/- per Equity Share ("**Offer Price**") determined in accordance with Regulation 8(2) of the Takeover Regulations. Please refer to Part IV below (Offer Price) for further information.

4.4 The Offer Price shall be payable in cash in accordance with Regulation 9(1)(a) of the Takeover Regulations, and subject to the terms and conditions set out in this DPS and the Letter of Offer that will be dispatched to the Public Shareholders in accordance with the provisions of the Takeover Regulations.

4.5 If the aggregate number of Equity Shares validly tendered by the Public Shareholders under this Open Offer is more than the Offer Size, the Acquirer shall accept the Equity Shares received from the Public Shareholders on a proportionate basis, subject to acquisition of a maximum of 71,62,210 Equity Shares, representing 26.00% of the Expanded Voting Share Capital, in consultation with the Manager to the Offer. The payment of consideration shall be made within 10 Working Days of the expiry of the Tendering Period.

4.6 The Public Shareholders who tender their Equity Shares in this Offer shall ensure that the Equity Shares are clear of all liens, charges and encumbrances. The Offer Shares will be acquired, subject to such Offer Shares being validly tendered in this Offer, together with all the rights attached thereto, including all the rights to dividends, bonuses and right offers declared thereof, and the tendering Public Shareholders shall have obtained all necessary consents required by them to tender the Offer Shares.

4.7 To the best of the knowledge of the Acquirer and PAC, there are no statutory or other approvals required to acquire the Offer Shares that are validly tendered pursuant to the Offer other than the Mandatory Statutory Approvals (*as mentioned in paragraph 2 of Part II below*). If, however, any statutory or other approval becomes applicable prior to the completion of the Offer, the Offer would also be subject to such statutory or other approval(s) and the Acquirer and PAC shall make necessary applications for such approvals.

4.8 In terms of Regulation 23(1) of the Takeover Regulations, in the event that the approvals which become applicable prior to completion of this Offer are not received, the Acquirer and PAC shall have the right to withdraw this Offer. The acquisition of Equity Shares under the SPAs is conditional upon fulfillment of SPA 1 Conditions and SPA 2 Conditions (*each described in detail in Part II below*) ("**SPA Conditions**"). In the event that any of the Mandatory Statutory Approvals are not received or the SPA Conditions are not met for reasons outside the reasonable control of the Acquirer and PAC, then the SPAs may be rescinded, and this Offer may be withdrawn, subject to applicable law. In the event of withdrawal of this Offer, a public announcement will be made within 2 Working Days of such withdrawal, in accordance with the provisions of Regulation 23(2) of the Takeover Regulations.

4.9 All Public Shareholders, including non-resident holders of Equity Shares, must obtain all requisite approvals required, if any, to tender the Offer Shares (including without limitation, the approval from the Reserve Bank of India ("**RBI**")) and submit such approvals, along with the other documents required to accept this Offer. In the event such approvals are not submitted, the Acquirer and PAC reserve the right to reject such Equity Shares tendered in this Offer. Further, if the holders of the Equity Shares who are not persons resident in India had required any approvals (including from the RBI, or any other regulatory body) in respect of the Equity Shares held by them, they will be required to submit such previous approvals, that they would have obtained for holding the Equity Shares, to tender the Offer Shares, along with the other documents required to be tendered to accept this Offer. In the event such approvals are not submitted, the Acquirer and the PAC reserve the right to reject such Offer Shares.

4.10 This Offer is not conditional on any minimum level of acceptance in terms of Regulation 19 of the Takeover Regulations.

4.11 This Offer is not a competing offer in terms of Regulation 20 of the Takeover Regulations.

4.12 In terms of Regulation 25(2) of the Takeover Regulations, other than as stated in this DPS, as at the date of this DPS, the Acquirer and the PAC do not have any plans to dispose of or otherwise encumber any material assets of the Target Company or of any of its subsidiaries in the next 2 (two) years, except: (i) in the ordinary course of business (including for the disposal of assets and creating encumbrances in accordance with business requirements); or (ii) with the prior approval of the shareholders of the Target Company; or (iii) to the extent required for the purpose of restructuring and/or rationalization of assets, investments, liabilities or business of the Target Company; or (iv) in accordance with the prior decision of board of directors of the Target Company.

4.13 As per Regulation 38 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Rules 19(2) and 19A of the Securities Contract (Regulation) Rules, 1957, as amended (the "**SCRR**"), the Target Company is required to maintain at least 25% public shareholding as determined in accordance with SCRR, on a continuous basis for listing. Pursuant to completion of this Offer, in the event that the public shareholding in the Target Company falls below the minimum level required as per Rule 19A of the SCRR, the Acquirer and PAC acknowledge to ensure, as required under the Takeover Regulations, that the non-public shareholding in the Target Company is reduced to the level specified and within the time prescribed in the SCRR, Takeover Regulations and the applicable SEBI guidelines. Please also refer to paragraph 3.1.2 of Part II, in respect of the obligation of the Promoters to sell-down their shareholding in the Target Company under the SPAs.

4.14 The Manager to the Offer does not hold any Equity Shares as on the date of this DPS. The Manager to the Offer further declares and undertakes not to deal on its account in the Equity Shares during the Offer Period.

II. BACKGROUND TO THE OFFER

1. This Offer is a mandatory open offer made by the Acquirer in terms of Regulation 3(1) and 4 of the Takeover Regulations pursuant to the execution of SPAs to acquire in excess of 25% of the shares carrying voting rights of the Target Company and control over the Target Company.

2. On May 2, 2024 the Acquirer entered into (i) a Share Purchase Agreement with the Target Company and the Promoters to acquire 89,45,295 Equity Shares ("**Promoter Shares**"), constituting 32.77% of the Paid Up Share Capital and 32.47% of the Expanded Voting Share Capital ("**SPA 1**"); and (ii) a Share Purchase Agreement with the Identified Public Shareholders to acquire 48,84,796 Equity Shares constituting 17.89% of the Paid Up Share Capital ("**Identified Public Shareholder Shares**") and 17.73% of the Expanded Voting Share Capital ("**SPA 2**" and together with SPA 1 the "**SPAs**"). The Acquirer has agreed to acquire the Equity Shares under the SPAs at INR 1,415 per Equity Share. The completion of the transactions under the SPAs is subject to the satisfaction of certain conditions precedent, including the receipt of prior written approvals ("**Mandatory Statutory Approvals**") from/ under:

2.1. the Competition Commission of India ("**CCI Approval**"); and

2.2. the Hart-Scott-Rodino Antitrust Improvements Act of 1976, as amended ("**HSR Approval**").

3. Salient features of the SPAs are set out below:

3.1. **Salient features of SPA 1**

3.1.1. Closing and reconstitution of the board of directors of the Target Company: Completion of the sale and purchase of Equity Shares under the SPAs will be undertaken in multiple tranches. Upon (a) the receipt of the Mandatory Statutory Approvals and the completion of the conditions precedent under the SPAs, (b) the completion of 21 (twenty one) Workings Days from the date of this DPS and (c) subject to the completion of the 'qualified institutions placement' in accordance with Chapter VI of the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018 in accordance with the approval received from the shareholders of the Acquirer on April 12, 2024, the Acquirer will complete the acquisition of 10% of the Expanded Voting Share Capital from the Promoters ("**Initial Tranche Closing**"). The Parties will attempt to undertake such Initial Tranche Closing by way of an on-market transaction (subject to the terms more particularly set forth in the SPAs), failing which the Initial Tranche Closing will be consummated by way of an off-market transaction. On the date on which the Initial Tranche Closing is consummated, (a) the Promoters (other than Mr. C V Subramanyan) and other directors will resign from board of directors of the Target Company; (b) and the Acquirer will have the right to appoint such number of directors, as it may in its sole discretion determine; and (c) Mr. Srikanth Chakkilam will also resign as the chief executive officer of the Target Company and subject to the mutual agreement between the Acquirer or its affiliates and Mr. Srikanth Chakkilam, Mr. Srikanth Chakkilam shall be employed with the Acquirer. Mr. C.V. Subramanyan will resign as a director from the board of the Target Company on the 3rd (third) monthly anniversary of the closing date of this Open Offer or the Final Tranche Closing, as the case may be. Upon completion of the Open Offer, if the shareholding of the Acquirer in the Target Company does not exceed 54.00% of the Expanded Voting Share Capital and 54.49% of the Paid Up Share Capital, the Acquirer will acquire such further number of Equity Shares from the Promoters, such that the shareholding of the Acquirer does not exceed 54.00% of the Expanded Voting Share Capital and 54.49% of the Paid Up Share Capital of the Company ("**Final Tranche Closing**"). The Parties will attempt to undertake such Final Tranche Closing by way of an on-market transaction (subject to the terms more particularly set forth in the SPAs), failing which the Final Tranche Closing will be consummated by way of an off-market transaction. Please note that the public announcement dated May 2, 2024, stands updated to state that the total shareholding of the Acquirer along with the PAC after the completion of the acquisitions under the SPAs and this Open Offer does not exceed 54% of the Expanded Voting Share Capital and 54.49% of the Paid Up Share Capital.

3.1.2. Sell down obligation: After completion of the Open Offer and the transactions contemplated in the SPAs, to the extent that the aggregate holding of the "promoter and promoter group" in the Target Company exceeds the maximum permissible promoter holding, it shall be the sole responsibility of the Promoters to sell their respective Equity Shares within the time period set out in applicable law to ensure that the Target Company complies with the minimum public shareholding requirements.

3.1.3. Standstill obligations of the Target Company: Pending completion of the Initial Promoter Closing as contemplated in the SPAs, the Target Company and the Promoters have agreed to certain standstill obligations *inter-alia* including the following: The Target Company and its subsidiaries shall (a) carry on its business in the ordinary course, (b) not permit any encumbrances on the assets other than in the ordinary course, (c) not declare, pay or make any dividend or distribution (whether in cash, securities, property or other assets) on any class of equity or other securities, (d) not take any action for the winding up or dissolution, and (e) not amend the charter documents of the Target Company (collectively, the "**Standstill Obligations**").

3.1.4. Conditions to closing: Completion of transactions under SPA 1 is subject to the receipt of the Mandatory Statutory Approvals and the fulfillment of certain conditions including the following (collectively, "**SPA 1 Conditions Precedent**"):

Seller conditions precedent

(a) The Seller Warranties (*as defined in SPA 1*) shall be true and accurate.

(b) No law, injunction or order of any court or governmental authority shall have been made / passed against any of the Sellers (*as defined in SPA 1*) that restrains, prevents or makes illegal the consummation of the transactions as contemplated under SPA 1.

(c) Each of the executed Transaction Documents (*as defined in SPA 1*) being in full force and effect and no default or material breach shall have occurred, in each case for the Seller, under any of the executed Transaction Documents.

(d) The Promoters shall have obtained the draft Tax Report (*as defined in SPA 1*) and draft Indirect Tax Report (*as defined in SPA 1*) in form and substance satisfactory to the Acquirer and shall have delivered to the Acquirer copies of such reports.

(e) Each of the Non-Resident Sellers (*as defined in SPA 1*), shall provide a report from a Big Four encapsulating the computation of taxable income on a reliance basis, computing the amount of tax liability pursuant to sale of Purchase Shares (*as defined in SPA 1*) and applicable withholding tax required under the Tax Act on payment of the appropriate Purchase Consideration (*as defined in SPA 1*) by the Purchaser. Furthermore, in case any treaty benefit is availed by any of the Non-Resident Sellers, such Seller shall provide his/her valid Tax Residency Certificate (*as defined in SPA 1*) and online generated Form 10F relevant for the financial year in which such the sale of such Purchase Shares is consummated.

Company conditions precedent

(a) No Material Adverse Effect (*as defined in SPA 1*) shall have occurred.

(b) The Group Companies (as defined in SPA 1) shall have obtained consent of counterparties in connection with the contract(s) executed by any of the Group Companies the terms of which require such consent for the transactions contemplated under SPA 1.

(c) The Company Warranties (*as defined in SPA 1*) shall be true and accurate.

(d) No law, injunction or order of any court or governmental authority has been made / passed against the Target Company (*as defined in SPA 1*) that restrains, prevents or makes illegal the consummation of the transactions as contemplated under SPA 1.

(e) All approvals from government authorities as required for the consummation of the transactions contemplated under the Transaction Documents and the Public Shareholder SPA (*as defined in SPA 1*) for which the Target Company is responsible shall have been received to the reasonable satisfaction of the Acquirer.

(f) Each of the executed Transaction Documents being in full force and effect and no default or material breach shall have occurred, by the Target Company, under any of the executed Transaction Documents.

(g) The Target Company shall have obtained a valuation certificate from an independent chartered accountant or a category – I merchant banker registered with SEBI, determining the value of the Purchase Shares as required under and in accordance with the Act and FEMA Regulations (*as defined in SPA 1*), in a form and substance satisfactory to the Acquirer ("**FEMA Valuation Report**") and shall have delivered to the Acquirer a copy of the FEMA Valuation Report on a reliance basis.

(h) The Target Company should obtain prior written consent from the Federal Bank for undertaking the sale of the Purchase Shares.

(i) Target Company to intimate S&P Global Market Intelligence LLC regarding the transactions contemplated under the Transaction Documents.

(j) Target Company to obtain a waiver from ADDC regarding the transactions contemplated under the Transaction Documents, in terms of the Master Service Agreement dated August 17, 2021 entered between Raqmiyat LLC and Cigniti Dubai upon an event of change in control.

(k) Target Company to obtain a waiver from Christie's in relation to its termination right in case of change in control of Cigniti UK under the Christie's Agreement.

(l) Target Company to obtain a waiver from IAG in relation to its termination right in case of change in control of Cigniti UK (*as subsidiary of the Target Company*) under the IAG Agreement.

(m) Cigniti Canada (*as defined in SPA 1 and a subsidiary of the Target Company*) shall have provided notice to Innovapost Inc. pursuant to the Standing Offer Agreement for Mobile Developers effective as of July 1, 2023, between Innovapost Inc. and Cigniti Canada.

(n) The following prior written consent for change in control to be obtained: (a) pursuant to Master Agreement dated February 28, 2022 between The Northern Trust Company and Cigniti Technologies, Inc (*a subsidiary of the Target Company*); (b) pursuant to Master Services Agreement dated April 3, 2017 between Insulet Corporation and Cigniti Technologies Inc.- Gallop Solutions Division; and (c) pursuant to Master Information Technology Services Agreement dated July 1, 2019 between Academy, Ltd. d/b/a Academy Sports + Outdoors and Cigniti Technologies, Inc.

(o) The Target Company shall discharge the outstanding GST liability, applicable interest and late fees which shall be applicable on account of non-payment or delayed payment of GST or in case of delayed filing of GST returns by the Target Company.

(p) The Target Company shall discharge any indirect tax demand/liability, if any, confirmed on the Target Company.

The Standstill Obligations and the SPA 1 Conditions Precedent are collectively referred to as the "**SPA 1 Conditions**".

3.1.5. Non-compete and non-solicit restrictions: The Promoters have agreed to certain non-compete and non-solicit restrictions under SPA 1. No separate consideration is payable for the same.

3.1.6. Indemnities and warranties: The Promoters have provided customary indemnities and warranties to the Acquirer under SPA 1 subject to the procurement of warranty and indemnity insurance by the Acquirer.

3.1.7. Termination: The SPA 1 will terminate inter-alia in the following circumstances:

(a) If the conditions precedent are not completed by Long Stop Date (*as defined in SPA 1*);

(b) If the Promoters or the Target Company breach the standstill or exclusivity provisions;

(c) Upon occurrence of a Material Adverse Effect

3.2. **Salient features of SPA 2**

3.2.1. Closing: In terms of SPA 2, the Acquirer and the Identified Public Shareholders have agreed that the sale and purchase of the Identified Public Shareholder Shares will be completed simultaneously with the Initial Promoter Closing. The Parties will attempt to undertake such sale and purchase of the Identified Public Shareholder Shares by way of an on-market transaction (subject to the terms more particularly set forth in the SPAs), failing which the sale will be consummated by way of an off-market transaction.

3.2.2. Conditions to closing: Completion of transactions under SPA 2 is subject to the receipt of the Mandatory Statutory Approvals and the completion of certain conditions including the following (collectively, "SPA 2 Conditions"):

Contd.

Identified Public Shareholder conditions precedent

(a) The Identified Public Shareholders being in compliance with their obligations and covenants under SPA 2;

(b) The Seller Warranties (*as defined in SPA 2*) being true and correct as of the Execution Date (*as defined in SPA 2*) and as of the Closing Date (*as defined in SPA 2*);

(c) Each of the Big Sellers (*as defined in SPA 2*) shall have delivered the draft Tax Report (*as defined in SPA 2*) by the CA Firm (*as defined in SPA 2*) in favour of the Acquirer, in the form and manner acceptable to the Acquirer, on a reliance basis;

(d) Each of the Big Sellers shall have delivered the draft Indirect Tax Report by the CA Firms in favour of the Purchaser, in the form and manner acceptable to the Acquirer, on a reliance basis;

(e) Receipt of regulatory and contractual approvals required for the Sale (*as defined in SPA 2*) on terms that are reasonably satisfactory to the Acquirer; and

(f) The Non-Resident Seller (*as defined in SPA 2*) shall provide a report from the CA Firm encapsulating the computation of taxable income on a reliance basis, computing the amount of Tax liability pursuant to sale of Seller Shares and applicable withholding tax required under the Tax Act on payment of the appropriate Seller Consideration by the Acquirer. Furthermore, in case any treaty benefit is availed by the Non-Resident Seller, the Non-Resident Seller shall provide his/her valid Tax Residency Certificate and online generated Form 10F relevant for the financial year in which such sale of such Seller Shares is consummated (collectively, the "**Tax Computation**"). If the Non-Resident Seller does not provide the Tax Computation as set out in this Clause 4.1.6, the Acquirer shall have the right to withhold Tax at the highest possible Tax rate on a gross basis, as may be determined by the Acquirer in its sole discretion.

3.2.3. Termination: SPA 2 will automatically terminate on the termination of SPA 1 prior to closing.

4. Timing of deposit of 100% of the Maximum Consideration: In terms of the SPA 1, the Acquirer is required to deposit 100% of the Maximum Consideration (as defined below) in escrow in cash in accordance with Regulation 17 read with Regulation 22(2) of the Takeover Regulations, upon fulfillment of certain conditions (as more particularly set out in paragraph 3.1.1 above), which would enable the Acquirer to complete the Initial Promoter Closing and the closing under the SPA 2 prior to completion of the Open Offer.

5. Reclassification of existing promoters: Subject to the requirements under applicable laws, the parties to SPA 1 have agreed that the Promoters shall be re-classified as public shareholders after the consummation of the transactions contemplated in SPA 1.

6. Adjustment to the Equity Shares acquired under the SPAs: Under the SPAs, the Acquirer has agreed to acquire 1,38,30,091 Equity Shares constituting 50.66% of the Paid Up Share Capital and 50.21% of the Expanded Voting Share Capital. However, if the shareholding of the Acquirer exceeds 54% of Expanded Voting Share Capital of the Target Company after the completion of the Open Offer, then the total number of Equity Shares to be acquired by the Acquirer from the Promoters under the SPA 1 shall stand reduced such that the total shareholding of the Acquirer along with the PAC after the completion of the acquisition under the SPAs along with the Open Offer does not exceed 54% of the Expanded Voting Share Capital and 54.49% of the Paid Up Share Capital.

7. Object of the Offer: The Open Offer is being made as a result of the acquisition of more than 25% of Equity Shares, voting rights and control of the Target Company by the Acquirer resulting in a change of control of the Target Company in terms of Regulations 3(1) and 4 of the Takeover Regulations. The Target Company is presently engaged in the activities set out in paragraph 3.3 of Part I above, and subject to the Merger (as defined below), the Acquirer proposes to continue with the existing activities.

8. It should be noted that, in terms of SPA 1, the Acquirer and the Target Company have agreed in principle to evaluate a potential merger of the Target Company into the Acquirer ("**Merger**"). Towards this end, the Acquirer and the Target Company have agreed to convene a meeting of their board of directors within 45 business days of the Open Offer closing date or the Final Tranche Closing to consider the Merger.

9. Other than as set out in paragraph 8 above, in terms of Regulation 25(2) of the Takeover Regulations, other than as stated in this DPS, as at the date of this DPS, the Acquirer and the PAC do not have any plans to dispose of or otherwise encumber any material assets of the Target Company or of any of its subsidiaries in the next 2 (two) years, except: (i) in the ordinary course of business (including for the disposal of assets and creating encumbrances in accordance with business requirements); or (ii) with the prior approval of the shareholders of the Target Company; (iii) to the extent required for the purpose of restructuring and/or rationalization of assets, investments, liabilities or business of the Target Company; or (iv) in accordance with the prior decision of board of directors of the Target Company.

III. SHAREHOLDING AND ACQUISITION DETAILS

1. The current and proposed shareholding of the Acquirer and / or PAC in the Target Company and the details of their acquisition are as follows:

Details	Acquirer		PAC	
	No. of Equity Shares	% of Expanded Voting Share Capital	No. of Equity Shares	% of Expanded Voting Share Capital
Shareholding as on the PA date	Nil	Nil	Nil	Nil
Shares acquired between the PA date and the DPS date	Nil	Nil	Nil	Nil
Post Offer shareholding (on a diluted basis as on the 10th Working Day after closing of Tendering Period)*	1,48,01,702	53.73	-*	-*
Post Offer shareholding (on a diluted basis as on the 10th Working Day after closing of Tendering Period)#	76,39,492	27.73	-#	-#

** Assuming full acceptance in the Offer and the Acquirer having consummated the Initial Promoter Closing and the closing under the SPA 2 as set out in Part II above. The Equity Shares may be acquired by the Acquirer and/ or the PAC.*

\# Assuming no equity shares are tendered in the Offer and the Acquirer having consummated the Initial Promoter Closing and the closing under the SPA 2 as set out in Part II above. The Equity Shares may be acquired by the Acquirer and/ or the PAC.

2. Neither the Acquirer or PAC nor any of its respective directors hold any Equity Shares.

IV. OFFER PRICE

1. The Equity Shares are listed on BSE and NSE.

2. The trading turnover in the Equity Shares based on the trading volumes during the 12 (twelve) calendar months prior to the calendar month in which the PA is made i.e. May 1, 2023 to April 30, 2024 on the BSE and NSE is as under:

Stock Exchanges	Traded turnover of Equity Shares of the Target Company during the twelve months period ("A")	Weighted average number of Equity Shares during the twelve months period ("B")	Trading turnover % (A/B)
BSE	34,21,706	2,72,86,585	12.54%
NSE	4,39,19,624	2,72,86,585	160.96%

Source: www.bseindia.com and www.nseindia.com

3. Based on the above, the Equity Shares are frequently traded on BSE and NSE in terms of Regulation 2(1)(j) of the Takeover Regulations.

4. The Offer Price of INR 1,415/- per Equity Share is justified in terms of Regulation 8(2) of the Takeover Regulations, in view of the following:

Relevant Regulation of SEBI (SAST) Regulations, 2011	Particulars	Price (in ₹ per Equity Share)
Regulation 8(2)(a)	The highest negotiated price per Equity Share of the Target Company for any acquisition made under the agreement attracting the obligation to make a public announcement of an open offer (i.e., the Share Purchase Agreement)	1,415.00
Regulation 8(2)(b)	The volume-weighted average price paid or payable for acquisition, whether by the Acquirer or by the PAC, during the 52 (fifty-two) weeks immediately preceding the date of the PA i.e., May 2, 2024	Not Applicable
Regulation 8(2)(c)	The highest price paid or payable for any acquisition, by the Acquirer or the PAC, during the 26 (twenty-six) weeks immediately preceding the date of the PA i.e., May 2, 2024	Not Applicable
Regulation 8(2)(d)	The volume-weighted average market price of Equity Share for a period of sixty trading days immediately preceding the date of the PA, i.e., May 2, 2024, as traded on NSE, being the stock exchange where the maximum volume of trading in the Equity Shares of the Target Company has been recorded during such period provided the Equity Shares are frequently traded	1,172.54
Regulation 8(2)(e)	Where the shares are not frequently traded, the price determined by the Acquirer and the Manager taking into account valuation parameters including, book value, comparable trading multiples, and such other parameters as are customary for valuation of shares of such companies	Not applicable as Equity Shares of Target are frequently traded
Regulation 8(2)(f)	The per share value computed under sub-regulation (5), if applicable *	Not Applicable

*Not applicable, since this is not an indirect acquisition

(***Source***: *Certificate dated May 2, 2024 issued by Ghosh Khanna & Co. LLP, Chartered Accountants (Ms. Deepti Manchanda, Partner, Membership No. 517699)*

5. In view of the parameters considered and presented in the table in paragraph 4 above, the minimum offer price per Equity Share under Regulation 8(2) of the Takeover Regulations is the highest of item numbers (a) to (f) above i.e. INR 1,415/- per Equity Share. Accordingly, the Offer Price is justified in terms of the Takeover Regulations.

6. There have been no corporate actions by the Target Company warranting adjustment of the relevant price parameters under Regulation 8(9) of the Takeover Regulations. The Offer Price may be revised in the event of any corporate actions like bonus, rights, split etc. where the record date for effecting such corporate actions falls within 3 (three) Working Days prior to the commencement of Tendering Period of this Offer.

7. As of the date of this DPS, there has been no revision in the Offer Price or Offer Size. In case of any revision in the Offer Price or Offer Size, the Acquirer and PAC shall comply with Regulations 18(4) and 18(5) of the Takeover Regulations and other applicable provisions of the Takeover Regulations.

8. In terms of Regulations 18(4) of the Takeover Regulations, the Offer Price or the Offer Shares may be revised at any time before the commencement of 1 (one) Working Day before the commencement of the Tendering Period. In the event of such revision, the Acquirer and PAC shall (i) make corresponding increase to the escrow amount, (ii) make public announcement in the same newspapers in which this DPS has been published, and (iii) simultaneously notify the BSE, NSE, SEBI and the Target Company at its registered office of such revision. Such revision would be done in compliance with applicable requirements prescribed under the Takeover Regulations.

V. FINANCIAL ARRANGEMENTS

1. The total consideration for the Offer Size at the Offer Price, assuming full acceptance of this Offer, is INR 10,13,45,27,150/- ("**Maximum Consideration**").

2. The Acquirer, the Manager and ICICI Bank Limited, having an office at ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, Gujarat - 390007 ("**Escrow Bank**") have entered into an escrow agreement dated May 2, 2024 ("**Offer Escrow Agreement**"). Pursuant to the Offer Escrow Agreement, the Acquirer has opened an escrow account under the name and title of "Coforge Limited Open Offer Escrow Account" ("**Offer Escrow Account**") with the Escrow Bank and the Escrow Bank has provided a bank guarantee of INR 1,77,28,00,000/- and the Acquirer has made a cash deposit of INR10,13,45,272/-, being 1% of the Maximum Consideration in the Offer Escrow Account in accordance with Regulation 17 of the Takeover Regulations. The Manager has been duly authorized to realize the monies lying to the credit of the Offer Escrow Account in terms of the Takeover Regulations. The cash deposit has been confirmed by the Escrow Bank vide letter dated May 6, 2024.

3. The PAC has been granted a committed line of financing on May 2, 2024, for an amount not exceeding USD 250 million by the Hongkong and Shanghai Banking Corporation, GIFT city branch to fund the acquisition of the Equity Shares of the Target Company.

4. Ghosh Khanna & Co. LLP, Chartered Accountants, having office at L-2A Hauz Khas Enclave, New Delhi-110016 , Fax no: +91 (011) 2696 2985 has, vide its report dated May 2, 2024 reported that basis the committed line of financing as set out in paragraph 3 above, the Acquirer has firm financial arrangements through verifiable means to meet its payment obligations under this Open Offer.

5. Based on the above and the certificate dated May 2, 2024 provided by Ms. Deepti Manchanda, Partner at Ghosh Khanna & Co. LLP,, Chartered Accountants, Membership No. 517699, the Manager to the Offer is satisfied that firm arrangements have been put in place by the Acquirer and PAC to fulfill the obligations in relation to this Offer through verifiable means in accordance with the Takeover Regulations.

6. In case of any upward revision in the Offer Price or the Offer Size, the Acquirer and / or the PAC shall deposit additional funds in the Offer Escrow Account as required under the Regulation 17(2) of the Takeover Regulations.

7. In terms of Regulation 22(2) and the proviso to Regulation 22(2A) of the Takeover Regulations, subject to the Acquirer depositing in the Offer Escrow Account, cash of an amount equal to 100% of the Maximum Consideration, the Acquirer may, after the expiry of 21 (twenty one) days from date of this DPS, subject to fulfillment or waiver of the conditions as detailed in Part II (*Background of the Offer*), complete the Initial Promoter Closing and the closing under SPA 2 and appoint its directors on the board of the Target Company pursuant to the SPAs and as more particularly set out in paragraph 3.1.1 of Part II.

VI. STATUTORY AND OTHER APPROVALS

1. Other than the Mandatory Statutory Approvals (*as mentioned in paragraph 2 of Part II*), to the best of the knowledge of the Acquirer and PAC, there are no statutory or other approvals required to complete the acquisition of the Offer Shares as on the date of this DPS. If, however, any statutory or other approval becomes applicable prior to completion of the Offer, the Offer would also be subject to such other statutory or other approval(s).

2. All Public Shareholders, including non-resident holders of Equity Shares, must obtain all requisite approvals required, if any, to tender the Equity Shares (including without limitation, the approval from the RBI) and submit such approvals, along with the other documents required to accept this Offer. In the event such approvals are not submitted, the Acquirer and the PAC reserve the right to reject such Equity Shares tendered in this Offer. Further, if the holders of the Equity Shares who are not persons resident in India had required any approvals (including from the RBI, or any other regulatory body) in respect of the Equity Shares held by them, they will be required to submit such previous approvals, that they would have obtained for holding the Equity Shares, to tender the Offer Shares, along with the other documents required to be tendered to accept this Offer. In the event such approvals are not submitted, the Acquirer and the PAC reserve the right to reject such Offer Shares.

3. In case of delay in receipt of any statutory approval that may be required by the Acquirer and the PAC at a later date, SEBI may, if satisfied that such delay in receipt of the requisite statutory approval(s) was not attributable to any willful default, failure or neglect on the part of the Acquirer to diligently pursue such approval, and subject to such terms and conditions as may be specified by SEBI, including payment of interest in accordance with Regulation 18(11) of the Takeover Regulations, grant an extension of time to the Acquirer and PAC to make the payment of the consideration to the Public Shareholders whose Offer Shares have been accepted in the Offer. Where any statutory approval extends to some but not all of the Public Shareholders, the Acquirer shall have the option to make payment to such Public Shareholders in respect of whom no statutory approvals are required in order to complete this Offer.

4. In terms of Regulation 23(1) of the Takeover Regulations, in the event that the Mandatory Statutory Approvals or the any other approvals which may become applicable prior to completion of the Offer are not received, the Acquirer and/ or PAC shall have the right to withdraw the Offer. Other than the Mandatory Statutory Approvals, the completion of the acquisition under the SPAs is conditional upon the SPA Conditions. In the event the SPA Conditions are not met for reasons outside the reasonable control of the Acquirer, then the SPAs may be rescinded, and the Offer may be withdrawn, subject to applicable law. In the event of withdrawal of this Offer, a public announcement will be made within 2 (two) Working Days of such withdrawal, in accordance with the provisions of Regulation 23(2) of the Takeover Regulations.

VII. TENTATIVE SCHEDULE OF ACTIVITY

Activity	Day and Date#
Public Announcement	Thursday, May 2, 2024
Publication of DPS in the newspapers	Thursday, May 9, 2024
Last date of filing of the draft Letter of Offer with SEBI	Thursday, May 16, 2024
Last date for public announcement for competing offer(s)	Friday, May 31, 2024
Last date for SEBI observations on draft Letter of Offer (in the event SEBI has not sought clarifications or additional information from the Manager to the Offer)	Friday, June 7, 2024
Identified Date*	Tuesday, June 11, 2024
Last date for dispatch of the Letter of Offer to the Public Shareholders of the Target Company whose names appear on the register of members on the Identified Date	Wednesday, June 19, 2024
Last Date by which the committee of the independent directors of the Target Company shall give its recommendation	Monday, June 24, 2024
Last date for revising the Offer Price/Offer Size	Monday, June 24, 2024
Last date of publication of Offer Opening Public Announcement	Tuesday, June 25, 2024
Date of commencement of Tendering Period (**Offer Opening Date**)	Wednesday, June 26, 2024
Date of Expiry of Tendering Period (**Offer Closing Date**)	Tuesday, July 9, 2024
Last Date for completion of all requirements including payment of consideration	Wednesday, July 24, 2024
Last date for publication of post Open Offer public announcement in the newspapers in which this DPS has been published	Wednesday, July 31, 2024

** The Identified Date is only for the purpose of determining the Public Shareholders as on such date to whom the Letter of Offer would be sent. It is clarified that all the Public Shareholders of the Target Company (registered or unregistered) (except the (i) Acquirer and PAC; (ii) the parties to the Share Purchase Agreement (as mentioned in paragraph 2 of Part II (Background to the Offer) of this Detailed Public Statement; and (iii) the persons deemed to be acting in concert with the persons set out in (ii) above) are eligible to participate in this Offer at any time prior to the closure of this Open Offer.*

\#The above timelines are indicative (prepared on the basis of timelines provided under the Takeover Regulations and are subject to receipt of relevant approvals from various statutory/regulatory authorities and may have to be revised accordingly.

VIII. PROCEDURE FOR TENDERING THE EQUITY SHARES IN CASE OF NON RECEIPT OF LETTER OF OFFER

1. All the Public Shareholders, holding the shares in dematerialized form are eligible to participate in this Offer at any time during the Tendering Period for this Offer. Please refer to Paragraph 3(e) below for details in relation to tendering of Offer Shares held in physical form.

2. Persons who have acquired Equity Shares but whose names do not appear in the register of members of the Target Company on the Identified Date i.e. the date falling on the 10th Working Day prior to the commencement of Tendering Period, or unregistered owners or those who have acquired Equity Shares after the Identified Date, or those who have not received the Letter of Offer, may also participate in this Offer.

3. The Public Shareholders are entitled to tender the Offer Shares under the stock exchange mechanism made available by Stock Exchanges in the form of a separate window ("**Acquisition Window**"), as provided under the Takeover Regulations and SEBI circular CIR/CFD/POLICYCELL/1/2015 dated April 13, 2015, SEBI Circular CFD/DCR2/CIR/P/2016/131 dated December 9, 2016 and SEBI Circular SEBI/HO/CFD/DCR-III/CIR/P/2021/615 dated August 13, 2021, and such other circulars or notifications as may be applicable, including any further amendments thereof or statutory modifications for the time in forceissued issued by SEBI ("**SEBI Circulars**"). In such case:

(a) BSE shall be the designated stock exchange ("**Designated Stock Exchange**") for the purpose of tendering the Offer Shares;

(b) The Acquirer and the PAC have appointed IIFL Securities Limited ("**Buying Broker**") as its broker for the Offer through whom the purchases and settlement of the Offer Shares tendered under the Offer shall be made. The contact details of the Buying Broker are as mentioned below:

IIFL Securities Limited
24th Floor, One Lodha Place, Senapati Bapat Marg
Lower Parel (West), Mumbai 400 013,
Maharashtra, India
Tel: +91 22 4646 4600
E-mail: ctl.openoffer@iiflcap.com
Investor grievance e-mail: ig.ib@iiflcap.com
Website: www.iiflcap.com
Contact person: Vishal Hase
SEBI registration no.: INZ000164132

(c) All Public Shareholders who desire to tender their Equity Shares under the Offer would have to intimate their respective stock brokers ("**Selling Broker**") within the normal trading hours of the secondary market, during the Tendering Period.

(d) The Acquisition Window will be provided by the Designated Stock Exchange to facilitate placing of sell orders. The Selling Broker can enter orders for Equity Shares in dematerialized form.

(e) Public Shareholders who wish to bid /offer their physical shares in the Offer are requested to send their original documents as mentioned in the Letter of Offer to Link Intime India Private Limited ("**Registrar to the Offer**") so as to reach them within 2 days from closure of the Tendering Period. It is advisable to email scanned copies of the original documents mentioned in the Letter of Offer, first to the Registrar to the Offer then send physical copies to the Registrar's address as provided in the Letter of Offer. The process for tendering the Offer Shares by the Eligible Shareholders holding physical Equity Shares will be separately enumerated in the Letter of Offer.

4. **The detailed procedure for tendering the shares in the Offer will be available in the Letter of Offer, which shall be available on SEBI's website (www.sebi.gov.in).**

IX. OTHER INFORMATION

1. The Acquirer, PAC and its directors accept full responsibility for the information contained in this DPS (other than information regarding the Sellers, the Target Company and information compiled from publicly available sources or provided by the Seller and the Target Company, which has not been independently verified by the Acquirer, PAC or the Manager to the Offer).

2. The information pertaining to the Target Company contained this DPS has been compiled from the information published or publicly available sources or provided by the Target Company.

3. Save as otherwise provided in this DPS, the Acquirer and PAC also accept full responsibility for their obligations under the Open Offer.

4. Unless otherwise stated, the information set out in this DPS reflects the position as of the date hereof.

5. Pursuant to Regulation 12 of the Takeover Regulations, the Acquirer has appointed IIFL Securities Limited as the Manager to the Offer.

6. The Acquirer has appointed Link Intime India Private Limited as the Registrar to the Offer.

7. This DPS and the PA shall also be available on SEBI's website (www.sebi.gov.in).

8. In this DPS, any discrepancy in any table between the total and sums of the amount listed is due to rounding off and/ or regrouping.

9. In this DPS, all references to "Rs." or "INR" are references to Indian Rupees.

Manager to the Offer

IIFL SECURITIES

IIFL Securities Limited
24th Floor, One Lodha Place, Senapati Bapat Marg
Lower Parel (West), Mumbai 400 013,
Maharashtra, India
Tel: +91 22 4646 4728
E-mail: ctl.openoffer@iiflcap.com
Investor grievance e-mail: ig.ib@iiflcap.com
Website: www.iiflcap.com
Contact person: Mukesh Garg/ Pawan Jain
SEBI registration no.: INM000010940

Registrar to the Offer

LINKIntime

Link Intime India Private Limited
C-101, 1st Floor, 247 Park, L.B.S. Marg, Vikhroli West
Mumbai 400 083, Maharashtra, India
Tel: +91 810 811 4949
E-mail: Cignititech.offer@linkintime.co.in
Website: www.linkintime.co.in
Investor grievance e-mail: Cignititech.offer@linkintime.co.in
Contact person: Ms. Pradnya Karanjekar
SEBI Registration No.: INR000004058

Issued by the Manager to the Offer
For and on behalf of the Acquirer

Sd/-
Authorised Signatory

For and on behalf of the PAC

Sd/-
Authorised Signatory

Place : New Delhi
Date : May 8, 2024

J.G.Chemicals Limited

Adventz Infinity@5, Unit No. 1511, Street No. 18, BN Block, Sector – V, Salt Lake City, Kolkata – 700 091, India,
Email: corporate@jgchem.com | Web: www.jgchem.com
CIN: L24100WB2001PLC093380

Extract of the Audited Consolidated Financial Results for the Quarter and Year ended March 31, 2024 (₹ in Crores)

Particulars	Quarter ended 31-03-2024 (Audited)	Quarter ended 31-12-2023 (Unaudited)	Quarter ended 31-03-2023 (Audited)	Year ended 31-03-2024 (Audited)	Year ended 31-03-2023 (Audited)
Revenue from operations	181.36	161.32	194.25	667.69	784.58
Profit before exceptional item and tax	18.15	14.68	16.11	44.90	76.70
Profit before tax	18.15	14.68	16.11	43.10	76.70
Profit after tax	13.60	10.64	11.75	32.11	56.79
Total comprehensive income for the period	17.60	11.35	11.81	36.83	56.89
Paid up Equity Share Capital	39.19	31.72	31.72	39.19	31.72
Total reserves (including non- controlling interests)				366.32	181.81
Earnings per Equity Share (of ₹10 each) – Basic and Diluted (Not Annualised *)	*4.00	*3.22	*3.57	9.60	17.32

Notes :

1.Additional information on Audited Standalone Financial Results is as follows:

Particulars	Quarter ended 31-03-2024 (Audited)	Quarter ended 31-12-2023 (Unaudited)	Quarter ended 31-03-2023 (Audited)	Year ended 31-03-2024 (Audited)	Year ended 31-03-2023 (Audited)
Revenue from operations	67.15	53.76	83.74	244.65	335.30
Profit before exceptional item and tax	6.42	5.44	5.89	16.21	34.25
Profit before tax	6.42	5.44	5.89	14.40	34.25
Profit after tax	4.87	3.81	4.30	10.79	25.22

2. The Audited Consolidated Financial Results and Audited Standalone Financial Results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 08th May, 2024. The Statutory Auditors have expressed an unmodified audit opinion on these results.
3. The above is an extract of the detailed format of Financial Results filed with Stock Exchanges under Regulation 33 of SEBI (LODR) Regulations, 2015. The full format of the standalone and consolidated Financial Results for the quarter and year ended March 31, 2024, are available on the BSE Limited website (**URL: www.bseindia.com**), the National Stock Exchange of India Limited website (**URL: www.nseindia.com**) and on the Company's website (**URL: www.jgchem.com**).

By order of the Board
For J.G.Chemicals Limited
Sd/-
Anirudh Jhunjhunwala
Managing Director and CEO

Date: 08.05.2024
Place: Kolkata

TCI FINANCE LIMITED

Regd Office: Plot No 20, Survey No 12, 4th Floor, Kothaguda, Kondapur, Hyderabad - 500081. CIN: L65910TG1973PLC031293, www.tcifl.in
Phone No : 040-71204284 & Fax No : 040-23112318

STATEMENT OF AUDITED STANDALONE FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2024

(₹ IN LAKHS)

PARTICULARS	QUARTER ENDED			YEAR ENDED	
	31-03-2024 Audited	31-12-2023 Unaudited	31-03-2023 Audited	31-03-2024 Audited	31-03-2023 Audited
Total income from operations (Net)	0.07	0.02	0.02	65.09	0.07
Net Profit / (Loss) from ordinary activities after tax	(44.19)	27.12	(40.30)	(43.47)	(251.01)
Net Profit / (Loss) for the period after tax (after Extraordinary items)	(48.69)	27.12	(40.30)	(47.97)	(251.01)
Total Comprehensive Income for the period (comprising Profit (Loss) and other Comprehensive Income for the period)	(482.59)	(571.68)	(958.30)	(50.67)	(1,610.69)
Equity Share Capital	1287	1287	1287	1287	1287
Reserves (excluding Revaluation Reserve as shown in the Balance Sheet of previous year				(7,756)	(7,705)
Earnings Per Share (before extraordinary items) (₹10/- each) Earnings Per Share (before extraordinary items) (₹ 10/- each)					
Basic :	(0.38)	0.21	(0.31)	(0.37)	(1.95)
Diluted :	(0.38)	0.21	(0.31)	(0.37)	(1.95)
Earnings Per Share (after extraordinary items) (₹10/- each) Earnings Per Share (after extraordinary items) (₹10/- each)					
Basic :	(0.38)	0.21	(0.31)	(0.37)	(1.95)
Diluted :	(0.38)	0.21	(0.31)	(0.37)	(1.95)

Notes:

1) The above results have been reviewed by the audit committee and approved by the Board of Directors at their meeting held on May 8, 2024
2) The above is an extract of the detailed format of year ended March 31, 2024 Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format for the year ended March 31, 2024 are available for investors at www.tcifl.in, www.bseindia.com & www.nseindia.com.

For and on behalf of the Board of Directors
Sd/-
Mahendra Kumar Agarwal
Director
DIN : 0179779

Place : Hyderabad
Date : 08-05-2024

VIJAYA DIAGNOSTIC CENTRE LIMITED

CIN: L85195TG2002PLC039075

Regd. Office: No. 6-3-883/F, FPA Building, Near Topaz Building, Punjagutta, Hyderabad-500082, Telangana, India
Phone: 040-23420422, Website: www.vijayadiagnostic.com, Email: ir@vijayadiagnostic.in

Extract of Audited Consolidated Financial Results for the quarter and year ended 31 March 2024

(Rs. in Lakhs except as stated)

S. No.	Particulars	3 months ended 31 Mar 2024 (Audited)	Year ended 31 Mar 2024 (Audited)	3 months ended 31 Mar 2023 (Audited)
1	Total Income from Operations (net)	15,520.52	54,780.53	12,099.28
2	Net Profit for the period before Tax and Exceptional items #	4,386.85	16,073.09	3,650.09
3	Net Profit for the period before Tax and after Exceptional items #	4,386.85	15,868.09	3,650.09
4	Net Profit for the period after Tax and after Exceptional items #	3,367.76	11,963.71	2,772.67
5	Total comprehensive income for the period #	3,342.00	11,952.49	2,778.50
6	Paid-up equity share capital (Face value of Re. 1 each)	1,023.46	1,023.46	1,020.71
7	Other equity (excluding revaluation reserve) as per audited balance sheet of previous year	53,452.23	53,452.23	45,802.27
8	Earnings per equity share (Face value of Re. 1 each) (non annualized for quarter and year-to-date ended)			
	- Basic (in Rs.)	3.27	11.62	2.69
	- Diluted (in Rs.)	3.26	11.59	2.68
	# Before Non-controlling interest			

Notes:

1. Key numbers of the standalone financial results are as under:

S. No.	Particulars	3 months ended 31 Mar 2024 (Audited)	Year ended 31 Mar 2024 (Audited)	Corresponding 3 months ended 31 Mar 2023 (Audited)
1	Total Income from Operations (net)	14,105.20	52,502.27	11,833.29
2	Profit for the period before tax and exceptional items	3,980.21	15,452.17	3,554.45
3	Profit for the period before tax (PBT)	3,980.21	15,247.17	3,554.45
4	Profit for the period after tax (PAT)	3,050.91	11,460.20	2,692.40
5	Total Comprehensive Income	3,023.93	11,447.76	2,697.46

2. The above financial results for the quarter and the year ended 31 March 2024 were reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 08 May 2024.
3. The above is an extract of the detailed format of quarterly and year ended financial results filed with the stock exchange under Regulation 33 of the SEBI LODR Regulations, 2015. The full format of the quarterly and year ended financial results are available on the stock exchange websites **(www.nseindia.com** and **www.bseindia.com)** and the Company's website **(www.vijayadiagnostic.com)**.

for and on behalf of the Board of Directors of
Vijaya Diagnostic Centre Limited
Sd/-
Sunil Chandra Kondapally
Executive Director
DIN: 01409332

Place: Hyderabad
Date: May 08, 2024

This is only an advertisement for information purposes and not for publication, distribution or release directly or indirectly outside India. This is not an announcement for the offer document. All capitalized terms used and not defined herein shall have the meaning assigned to them in the letter of offer dated Monday, May 06, 2024 (the 'Letter of Offer') filed with the Stock Exchange, namely BSE Limited (**'BSE'**), where presently the Equity Shares of the Company are listed; and the Securities and Exchange Board of India ('SEBI')

BANAS FINANCE LIMITED

Corporate Identification Number: L65910MH1983PLC030142;
Registered Office: E-109, Crystal Plaza, New Link Road, Andheri (West), Mumbai - 400053, Maharashtra, India;
Contact Number: +91-9152096140; Contact Person: Prajna Prakash Naik, Company Secretary & Compliance Officer;
Email Address: banasfin@gmail.com; Website: www.banasfinance.wordpress.com

PROMOTERS OF THE COMPANY ARE GIRRAJ KISHOR AGRAWAL, TANU GIRRAJ AGRAWAL, HANDFUL INVESTRADE PRIVATE LIMITED, AND HUNNAR JEWELS LIMITED (FORMERLY KNOWN AS AGRAWAL BULLION LIMITED LIMITED).

FOR PRIVATE CIRCULATION TO THE EQUITY SHAREHOLDERS OF OUR COMPANY (THE 'COMPANY' OR THE 'ISSUER') ONLY

RIGHTS ISSUE OF 4,80,46,232 (FOUR CRORES EIGHTY LAKHS FORTY SIX THOUSAND TWO HUNDRED AND THIRTY TWO) EQUITY SHARES OF FACE VALUE OF 10.00/- (RUPEES TEN ONLY) (**'EQUITY SHARES'**) EACH AT AN ISSUE PRICE OF ₹10.00/- (RUPEES TEN ONLY) PER EQUITY SHARE (**'ISSUE PRICE'**) (**'RIGHT SHARES'**) FOR AN AMOUNT NOT EXCEEDING .4804.62 LAKHS (RUPEES FORTY-EIGHT CRORE FOUR LAKHS SIXTY TWO THOUSAND THREE HUNDRED AND TWENTY ONLY) ON A RIGHT ISSUE BASIS TO THE ELIGIBLE SHARE-HOLDERS OF BANAS FINANCE LIMITED (**'COMPANY' OR 'ISSUER'**) IN THE RATIO OF 1 (ONE) RIGHTS SHARES FOR EVERY 1 (ONE) EQUITY SHARES HELD BY SUCH ELIGIBLE SHAREHOLDERS AS ON THE RECORD DATE, FRIDAY, APRIL 26,2024 ('ISSUE). THE ISSUE PRICE AT PAR WITH THE FACE VALUE OF THE EQUITY SHARE. FOR FURTHER DETAILS, KINDLY REFER TO THE SECTION TITLED **'TERMS OF THE ISSUE'** BEGINNING ON PAGE 143 OF THE LETTER OF OFFER

NOTICE TO THE ELIGIBLE EQUITY SHAREHOLDERS OF OUR COMPANY

ISSUE OPENS ON:	LAST DATE FOR ON MARKET RENUNCIATION*	ISSUE CLOSES ON**
MONDAY, MAY 13, 2024	FRIDAY, 17 MAY, 2024	THURSDAY, 30 MAY, 2024

Eligible Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renouncees on or prior to the Issue Closing Date.

** Our Board or a duly authorized committee thereof will have the right to extend the Issue Period as it may determine from time to time, provided that this Issue will not remain open in excess of 30 (thirty) days from the Issue Opening Date. Further, no withdrawal of Application shall be permitted by any Applicant after the Issue Closing Date.*

ASBA*	Simple, Safe, Smart way of making an application- Make use of it!!!	*Applications supported by blocked amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check selection on ASBA below.

Application in this Issue shall be made using the ASBA Facility In accordance with Regulation 76 of the SEBI (ICDR) Regulations, the SEBI Right Issue Circulars and the ASBA Circulars, all Investors desiring to make an Application in this Issue are mandatorily required to use the ASBA process only. Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA.

Please note that subject to the SCSBs Complying with the requirement of the SEBI circular bearing reference number CIR/CFD/DIL/13/2012 dated September 25, 2012. Within the periods stipulated therein, Applications may be submitted at the Designated Branches of the SCSBs. Further, in terms of the SEBI circular bearing reference number CIR/CFD/DIL/1/2013 dated January 02, 2013, it is clarified that for making Applications by SCSBs on their own account using ASBA facility, each such SCSBs should have a separate account in its own name with any other SEBI registered SSB(s). Such Account shall be used solely for the purpose making an application in this Issue and clear demarcated funds should be available in such account for such an Application.

Pursuant to the provisions of the SEBI ICDR Regulations and the SEBI Rights Issue Circulars and in terms of the Letter of Offer, the Rights Entitlements of the Eligible Equity Shareholders have been credited in their respective demat account and shall be admitted for trading on the Stock Exchange under the ISIN - 'INE521L20022 subject to requisite approvals. For details of credit of the Rights Entitlement, see **'Terms of the Issue - Credits of Right Entitlements in demat accounts of Eligible Equity Shareholders'** on page 143 of the Letter of Offer.

In accordance with the Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue circulars the credit of Rights Entitlement and Allotment of rights equity shares shall be made in dematerialized only.

Eligible Equity Shareholders, whose Rights Entitlements are credited in demat suspense escrow account opened by our Company, are requested to provide relevant details (such as copies of self-attested PAN and client master sheet of the demat account etc., details/ records confirming the legal and beneficial ownership of their respective Equity Shares) to the Company or the Registrar not later than Tuesday, May 28, 2024, being 2 (Two) Working Days prior to the Issue Closing Date being Thursday, May 30, 2024, to enable the credit of the Rights Entitlements by way of transfer from the demat suspense escrow account to their respective demat accounts on Wednesday 29 May, 2024, being at least 1 (One) day before the Issue Closing Date being Thursday, May 30, 2024, to enable such Eligible Equity Shareholders are also requested to ensure that the demat account is active, details of which have been provided to the Company or the Registrar to facilitate the aforementioned transfer. Eligible Equity Shareholders holding Equity Shares in physical form can update the details of their demat account on the website of the Registrar www.purvashare.com; Such Eligible Equity Shareholders can make an application only after the Rights Entitlement is credited to the respective demat accounts.

PLEASE NOTE THAT CREDIT OF THE RIGHTS ENTITLENTS IN THE DEMAT ACCOUNT DOES NOT, PER SE, ENTITLE THE INVESTORS TO THE RIGHTS EQUITY SHARES AND THE INVESTORS HAVE TO SUBMIT APPLICATION FOR THE RIGHTS EQUITY SHARES ON OR BEFORE THE ISSUE CLOSING DATE AND MAKE PAYMENT OF THE APPLICATION MONEY. FOR DETAILS, PLEASE SEE THE SECTION ENTITLED 'TERMS OF THE ISSUE - PROCESS OF MAKING AN APPLICATION IN THE ISSUE ON PAGE 143 OF THE LETTER OF OFFER.

APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA): An Investor wishing to participate in this Issue through the ASBA facility is required to have an ASBA enabled bank account with SCSBs, prior to making the Application. Investors desiring to make an Application in this Issue through ASBA process, may submit the Application Form in physical mode to the Designated Branches of the SCSB or online/electronic Application through the website of the SCSBs (If made available by such SCSB) for Authorizing such SCSB to block application Money payable on the application in their respective ASBA Accounts. For the list of the banks which have been notified by SEBI to act as SCSBs for the ASBA process, please refer to the 156. For details on Designated Branches of SCSBs collecting the Application Form, please refer above mentioned links.

ELIGIBLE EQUITY SHAREHOLDERS UNDER THE ASBA PROCESS MAY PLEASE NOTE THAT THE EQUITY SHARES UNDER THE ASBA PROCESS CAN BE ALLOTTED ONLY IN DEMATERIALIZED FORM AND TO THE SAME DEPOSITORY ACCOUNT IN WHICH THE EQUITY SHARES ARE HELD BY SUCH ASBA APPLICANT ON THE RECORD DATE.

APPLICATION ON PLAIN PAPER:

An Eligible Equity Shareholder in India who is eligible to apply under the ASBA process may make anApplication to subscribe to this Issue on plain paper in case of non-receipt of the Application Form as detail above. In such cases of non-receipt of the Application form, through the physical delivery (where applicable) and all eligible Equity shareholders not being in a position to obtain it from any other source may make an application to subscribe to this issue on the plain paper with the same details as per Application form that is available on the website of the Registrar, Stock Exchange or the Lead manager. An eligible Equity shareholders shall submit the plain application paper to the designated branch of the SCSBs to the block application money in the said bank account maintained with the same SCSB. Applications on the plain paper will not be accepted from any Eligible Equity Shareholder who has not provided an Indian address.

Please note that Eligible Equity Shareholders who are making an applications on the plain paper shall not be entitled to renounce their Rights Entitlement and should not utilize the Application form for any purpose including renunciation even if it is received subsequently.

The Application on the plain paper duly signed by the Eligible Equity Shareholder including joint holders, in the same order and as per the specimen recorded with per him/her bank, must reach the office of the Designated Branch of the SCSBs before Issue Closing Date being Thursday, May 30, 2024, and should contain following particulars:

1. Name of our Company, being Banas Finance Limited;
2. Name and Addressee of the Equity shareholders including joint holders (in the same order and as per specimens recorded with our company or the depository);
3. Folio Number (in case of Eligible Equity shareholders who hold Equity shareholder in physical form as on the Record Date)/DP and Client ID;
4. Except for the application on the behalf of the central and state government, the residents of Sikkim and the officials appointed by courts, PAN of the Eligible Equity shareholder and for each Eligible Equity shareholders in case of joint ventures, irrespective of the total value total value of Equity shares applied for pursuant to this issue
5. Number of Equity shareholders as per Record Date;
6. Allotment option - (only Dematerialised form);
7. Number of Equity shares entitled to;
8. Number of rights Equity shares applied for within rights entitlement;
9. Number of additional right Equity shares applied for, if any (applicable only if entire rights entitlement have been applied for);
10. Total number of rights Equity shares applied for;
11. On Application, Investors will have to pay an amount of ₹10.00/- (Rupees Ten Only) per Rights Share, as determined by the Board of Directors at its sole discretion;
12. Details of the ASBA account such as a SCSB account, name, address, and branch of the relevant SCSB
13. In case of the non-resident Eligible Equity shareholders making an application with an Indian address, details of NRE/FCNR/NRO account such as account number, name, address, and branch of the SCSB with which the account is maintained.
14. Authorisation of the designated branch of the SCSB to block an account equivalent to the Application Money in the ASBA account
15. Signature of the Eligible Equity Shareholder (in case of joint holders, to appear in the same sequence and order as they appear in the records of the SCSB)
16. All such Eligible Equity Shareholders are deemed to have accepted following:

'I/ We understand that neither the Rights Entitlement nor the Equity Shares have been, or will be, registered under the United States Securities Act of 1933, as amended (**the 'US Securities Act'**) or any United States state securities laws, and may not be offered, sold, resold or otherwise transferred within the United States or to the territories or possessions thereof (the 'United States') except in a transaction exempt from, or not subject to, the registration requirements of the US Securities Act. I/ we understand the offering to which this application relates is not, and under no circumstances is to be construed as, an offering of any Equity Shares or Rights Entitlement for sale in the United States, or as a solicitation therein of an offer to buy any of the said Equity Shares or Rights Entitlement in the United States. Accordingly, I/ we understand that this application should not be forwarded to or transmitted in or to the United States at any time. I/ we understand that none of the Company, the Registrar, the Lead Managers or any other person acting on behalf of the Company will accept subscriptions from any person, or the agent of any person, who appears to be, or who we, the Registrar, the Lead Managers or any other person acting on behalf of the Company has reason to believe is in the United States, or if such person is outside India and the United States, such person is not a corporate shareholder, or is ineligible to participate in the Issue under the securities laws of their jurisdiction.

I/ We will not offer, sell or otherwise transfer any of the Rights Equity Shares which may be acquired by us in any jurisdiction or under any circumstances in which such offer or sale is not authorized or to any person to whom it is unlawful to make such offer, sale or invitation except under circumstances that will result in compliance with any applicable laws or regulations. I/We satisfy, and each account for which we are acting satisfies, all suitability standards for investors in investments of the type subscribed for herein imposed by the jurisdiction of our residence.

I/We acknowledge that we, the Lead Manager, its affiliates and others will rely upon the truth and accuracy of the foregoing representations and agreements.

OVERSEAS SHAREHOLDERS - The distribution of the Letter of Offer, the Abridged Letter of Offer, the Application Form and the Rights Entitlement letter, any other offering material and the issue of the Rights Entitlement and the Rights Equity Shares on a rights basis to persons in certain jurisdictions outside India are restricted by legal requirements prevailing in those jurisdictions. Our Company is making this Issue of the Right Shares on a rights basis to the Equity Shareholders will dispatch the Letter of Offer/Abridged Letter of Offer to such Eligible Shareholders who have provided an Indian address to our Company. Those overseas Shareholders, who have not updated our records with their Indian address or the address of their duly authorized representative in India, prior to the date on which we propose to e-mail the Letter of Offer, the Abridged Letter of Offer, the Application Form and the Rights Entitlement letter, shall not be sent the Letter of Offer, the Abridged Letter of Offer, the Application Form and the Rights Entitlement letter.

NO OFFER IN THE UNITED STATES -

The Rights Entitlements and The Rights Equity Shares have not been and will not be registered under the United States Securities Act of 1933, as amended (the 'U.S. Securities Act') and may not be offered or sold within the United States, except pursuant to an exemption from or in a transaction not subject to, the registration required of the U.S. Securities Act and Applicable State Securities Laws. Accordingly, the Rights Entitlements (including their credit) and the rights Equity Shares are only being offered and sold outside the United States in offshore transactions in reliance on Regulation S under the U.S. Securities Act and the applicable laws of thejurisdiction where those offers, and the sales occur.

Neither our company nor any person acting on the behalf of our company, will accept a subscription or renunciation from any person or, agent of the any person, who appears to be, who our company, any other person acting on the behalf of the company, has Reasons to be believe is, in the United States when the buy order is made. No Application Forms should be postmarked in the United States, electronically transmitted from the United States or otherwise dispatched from United States and from any other jurisdiction where it would be illegal to make an offer of securities under the Letter of offer. Our company is undertaking this issue on the Rights basis to the Eligible Equity Shares and will dispatched the letter of offer or Abridged letter of offer, and the Application Form, only to the Eligible Equity Shareholders who have provided an Indian address to our company. Any person who acquires Rights Entitlements or Rights Equity Shares will be deemed to have declared, warranted and agreed, by accepting the delivery of the letter of offer, that is not and that at the time of subscribing Rights Entitlements or Rights Equity Shares, it will not be, in the united states and authorized to acquire Rights Entitlements and Rights Equity Shares in compliance with the applicable laws and regulations.

Our Company, in consultation with the Lead manager, reserves the right to treat as invalid any Application Form which (i) appears to our company and its agents to have been executed in, electronically submitted transmitted from or dispatched from united states or other jurisdiction where the offer and sales of rights of Equity shares is not permitted under the law of the such jurisdiction; (ii) does not includes the relevant certifications set out in the Application Form, including to the effect that the person submitting and/or renouncing the Application Form is outside the United States and such person is Eligible to subscribe for the rights Equity shares under the applicable securities laws and complying with the laws of jurisdiction applicable to such person in connection with this issue or; (iii) where either a registered Indian address is not provided or where our company believes acceptances of such Application Form may infringe applicable legal or regulatory requirements, and our company shall not be bound to issue or allot any rights Equity shares in respect of any such Application Form.

LAST DATE FOR APPLICATION: The last date for submission of the duly filled in the Application Form or a plain paper Application is Thursday, May 30, 2024 i.e. issue closing date. Our board or the rights issue committee may extend such date for such period as it may determine from time to time, subject to the issue period not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date).

If the Application Form is not submitted with an SCSB, uploaded with stock exchange and the application money is not blocked with the SCSB or if the Application Form is not accepted at the R-WAP on or before the issue closing date or such date as may be extended by board or any committee thereof, the invitation to the offer contained in the letter of offer shall be deemed to be have been declined and our board or any committee thereof shall be at liberty to dispose of the Equity shares hereby offered, as set out in the section entitled - Basis of Allotment on the page no 167 of **'LoF'**

ALLOTMENT ONLY IN DEMATERIALISED FORM: The Allotment of Equity Shares pursuant to the Issue will only be made in Dematerialised Form. In accordance with the SEBI Rights Issue Circulars, (a) the Eligible Equity Shareholder, who hold Equity Shares in physical form as on Record Date; or (b) the Eligible Equity Shareholders, hold Equity Shares in physical form as on Record Date who have not furnished the details of their demat account to the Registrar or Company at least two Working Days prior to the issue Closing Date, desirous of subscribing to Rights Equity Shares may also apply in this issue during the Issue Period subject to certain conditions. Such resident Eligible Equity Shareholders must check the procedure for application by and credit of Rights Equity Shares of such Eligible Equity Shareholders in the sections entitled. 'Term of the Issue'· Making of an Application by Eligible Equity Shareholders holding Equity Shares in physical form and 'Terms of the issue' - Allotment Advice or Refund/Unblocking of ASBA Accounts beginning on page 168 of the Letter of Offer.

INVESTORS MAY PLEASE NOTE THAT THE EQUITY SHARES CAN BE TRADED ON THE STOCK EXCHANGE ONLY IN DEMATERIALISED FORM.

LISTING: The Existing shares of the company are listed on BSE Limited ('BSE') or ('Stock Exchange'). The Company has received 'In-principle' approval from BSE for listing the rights Equity shares to be allotted pursuant to the issue letter bearing reference number LOD/RIGHT/DA/FIP/50/2023-24 dated Monday, April 08, 2024. Our Company also will make application to BSE Limited to obtained trading approvals for the rights entitlements as required under the SEBI circular bearing reference number SEBI/HO/CFD/DIL2/CIR/P/2020/13 dated January 22, 2021, for the purpose of the issue, the designated stock exchange is BSE.

DISCLAIMER CLAUSE OF SEBI: Submission of Letter of Offer to SEBI should not in any way be deemed or construed that SEBI has cleared or approved the Letter of Offer . The investors are advised to refer to the full text of 'Disclaimer clause of SEBI' beginning on page 137 of the Letter of Offer.

DISCLAIMER CLAUSE OF BSE (Designated Stock Exchange): It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the letter of offer has been cleared or approved by BSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer.. The investors are advised to refer to the letter of offer for the full text of disclaimer clause of BSE beginning on page 138 of Letter of Offer .

ESCROW COLLECTION BANK, ALLOTMENT ACCOUNT BANKS, REFUND BANKER: IndusInd Bank Limited

DISPATCH AND AVAILABILITY OF ISSUE MATERIALS: In accordance with the SEBI ICDR regulations the letter of offer, the Abridged letter of offer, the Application Form, the Right Entitlement letter and other issue material will be sent/ dispatched only to the Eligible Equity shareholders who have provided Indian address to our company and who are located in jurisdiction where offer and sale of the Rights Entitlement or Rights Equity shares is permitted under laws of such jurisdiction and does not result in and may not be construed as, a public offering in such jurisdiction. Further, Letter of offer will be sent / dispatched to the Eligible Equity shareholder who have provided Indian address to our company and who have made a request in this regard. In accordance with the above, the dispatched of the Abridged letter of offer, the Rights Entitlement letter along with the Application Form has been completed on 143 by Registrar to the Issue.

Eligible Equity Shareholder can also obtain of their respective rights entitlement from the website of the registrar i.e. www.purvashare.com; by entering their DP/ID and client ID or folio number (for Eligible Equity shareholder who hold Equity shares in physical form as on Record Date) and PAN. The link shall also be available on our company website www.banasfinance.wordpress.com

Our company along with Lead Manager have taken and will continue to undertake all adequate steps to reach out the Eligible Equity shareholder who have provided their Indian address through means as may be considered feasible by our company and our company or the Lead Manager will not be liable for considered or choosing or not considering or choosing any specific means to reach out to the Eligible Equity shareholder.

Investors can access the letter of offer, Abridged letter of offer, and the Application Form (provided that the Eligible Equity shareholder is eligible to subscribe for the Rights Equity Shares under applicable laws) on the website of (i) our company www.banasfinance.wordpress.com , (ii) Registrar to an issue www.purvashare.com; (iii) stock exchange www.bseindia.com.

The investors can visit following links for the below mentioned purposes - a) Frequently asked questions and online/ electronic dedicated investor helpdesk for guidance on the Application process and resolution of difficulties faced by the investors www.purvashare.com;, b) Updating of an Indian address/Email address /phone -mobile number in the records maintained by registrar or our company www.banasfinance.wordpress.com, c) Updating of an demat account details by Eligible Equity Shareholders holding shares in physical form www.banasfinance.wordpress.com, d) Submission of self-attested PAN, client master sheet and demat account details by non-resident Eligible Equity Shareholders; newissue@purvashare.com;

The LOF is also available on the website of SEBI at www.sebi.gov.in

COMPANY DETAILS	REGISTRAR TO THE ISSUE
BANAS FINANCE LIMITED E-109, Crystal Plaza, New Link Road, Andheri (West), Mumbai - 400053, Maharashtra, India; **Contact Details:** +91-9152096140 **Website:** ww.banasfinance.wordpress.com **E-mail:** banasfin@gmail.com **Contact Person:** Prajna Prakash Naik, Company Secretary and Compliance Officer; **Corporate Identification Number:** L65910MH1983PLC030142	**PURVA SHAREGISTRY (INDIA) PRIVATE LIMITED** Unit No. 9, Ground Floor, Shiv Shakti Industrial Estate, J. R. Boricha Marg, Lower Parel (East), Mumbai - 400011, Maharashtra, India; **Contact Number:** +22-49614132/ 022-35220056. **E-mail ID / Investor grievance e-mail:** newissue@purvashare.com; **Website:** www.purvashare.com; **Validity of Registration:** Permanent.

Investors may contact the Registrar or the Company Secretary and Compliance Officer for any pre-Issue or post Issue related matter. All grievances relating to the ASBA process may be addressed to the Registrar, with a copy to the SCSBs giving full details such as name, address of the Applicant, contact number(s). e-mail address of the Sole/ first holder, folio number or demat account number, number of Rights Equity Shares applied for, amount blocked, ASBA Account number, and the Designated Branch of the SCSBs where the Application Form or the plain paper application, as the case may be, was submitted by the Investors along with a photocopy of the acknowledgement slip.

For, Banas Finance Limited
On behalf of the Board of Directors
Sd/-
Girraj Kishor Agrawal
Executive Director

Place: Mumbai
Date: Thursday, May 09, 2024

THE TRAVANCORE-COCHIN CHEMICALS LIMITED

(A Government of Kerala Undertaking)
P.B. No.4004, Udyogamandal P.O., Kochi-683 501, Kerala, India
Phone : 0484-2545016, 2546515.
CIN: U24299KL1951SGC001237, GSTIN : 32AAACT6207B1Z1
Email: purchase@tcckerala.com, Website: www.tcckerala.com

GLOBAL TENDER INTIMATION

Tenders are invited from technology suppliers/reputed parties for the Retrofitting of 4 Nos. **AZEC AZM-T.5.6 F2 Triple type Electrolysers**. Tender documents can be downloaded from our website, www.tcckerala.com
Tender Reference No. : TCCL/GS/5/2024-2025.
Date & Time of receipt of duly filled up tenders : 04.06.2024 at 14.00 Hrs., IST
Cost of Tender document : Rs.1,000/-
Earnest Money Deposit : Rs.1.00,000/
Amendment/Corrigendum, if any, will be published in our website only

Sd/-
Asst. General Manager (Materials)

TATA
TATA POWER
THE TATA POWER COMPANY LIMITED

Registered Office: Bombay House, 24, Homi Mody Street, Mumbai 400 001.
Tel: 91 22 6665 8282 CIN: L28920MH1919PLC000567
Email: tatapower@tatapower.com; Website: www.tatapower.com

NOTICE OF RECORD DATE

NOTICE is hereby given pursuant to Section 91 of the Companies Act, 2013 that Saturday, May 25, 2024 has been fixed as the Record Date for the purpose of payment of annual interest and redemption of 5.70% Unsecured, Redeemable, Taxable, Listed, Rated Non-Convertible Debentures aggregating a cumulative face value of ₹ 10,00,000, due on Monday, June 10, 2024.

For The Tata Power Company Limited
Sd/-
Vispi S. Patel
Company Secretary

Place: Mumbai
Dated: May 8, 2024

Nido Home Finance Limited

(Formerly known as Edelweiss Housing Finance Limited)
Corporate Identity Number: U65922MH2008PLC182906
Registered Office: Tower 3, 5th Floor, Wing 'B', Kohinoor City Mall, Kohinoor City, Kirol Road, Kurla (West), Mumbai – 400070 Tel: +91 22 4272 2200
Email ID: assistance@nidohomefin.com, Website: www.nidohomefin.com

Financial Results for the quarter ended March 31, 2024

(₹ in Crores)

	Particulars	Quarter Ended		Year Ended	
		March 31, 2024 (Audited)	March 31, 2023 (Audited)	March 31, 2024 (Audited)	March 31, 2023 (Audited)
1	Total income from operations	128.29	114.75	465.71	444.68
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	13.62	3.79	26.06	20.80
3	Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	13.62	3.79	26.06	20.80
4	Net Profit / (Loss) for the period after Tax (after Exceptional and/or Extraordinary items)	9.89	2.83	19.31	16.06
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	9.83	3.07	19.25	16.30
6	Paid-up equity share capital (Face Value of ₹ 10/- Per Share)	69.35	69.35	69.35	69.35
7	Reserves (excluding Revaluation Reserves)	745.44	725.12	745.44	725.12
8	Securities Premium Account	407.52	407.52	407.52	407.52
9	Net worth[1]	814.79	794.47	814.79	794.47
10	Paid-up Debt Capital / Outstanding Debt[2]	2,866.74	2,923.87	2,866.74	2,923.87
11	Outstanding Redeemable Preference Shares	-	-	-	-
12	Debt Equity Ratio[3]	3.52	3.68	3.52	3.68
13	Earnings Per Share (₹) (Face Value of ₹ 10/- each) *				
	- Basic	1.43	0.41	2.78	2.32
	- Diluted	1.43	0.41	2.78	2.32
14	Capital Redemption Reserve	-	-	-	-
15	Debenture Redemption Reserve	25.63	25.63	25.63	25.63
16	Debt Service Coverage Ratio (DSCR)[4]	0.44	0.27	0.40	0.31
17	Interest Service Coverage Ratio (ISCR)[5]	1.18	1.05	1.09	1.07

*Not annualised for the quarters

1. Net worth = Share capital + Share application money pending allotment + Reserves & Surplus – Deferred Tax Assets
2. Paid-up Debt Capital / Outstanding Debt = Total Debt (Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Securitisation liability)
3. Debt Equity Ratio = Total Debt (Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Securitisation liability) / Net worth
4. DSCR = (Profit before interest and tax+ Collection received from customer for loans given) / (Interest expense + Principal repayment of borrowing and securitisation Liability in next three / twelve months)
5. ISCR = Profit before interest and tax / Interest expense

Notes:

1. The above is an extract of the detailed format of quarter and year ended financial results filed with the Stock Exchanges in accordance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the 'Listing Regulations, 2015'), as amended. The full format of quarter and year ended financial results are available on the websites of the Stock exchange (www.bseindia.com and www.nseindia.com) and the Company's website (https://www.nidohomefin.com/.)
2. For the other line items referred in regulation 52 (4) of the LODR Regulations, pertinent disclosures have been made to the Stock Exchange (www.bseindia.com and www.nseindia.com) and the Company's website (https://www.nidohomefin.com/.).
3. The above financial results of the Company are reviewed and recommended by the Audit Committee and have been approved by the Board of Directors of the Company at their respective meetings held on May 07, 2024.

On behalf of the Board of Directors

Mumbai
May 07, 2024

Rajat Avasthi
MD & CEO
DIN: 07969623

AUTOMOBILE CORPORATION OF GOA LIMITED

Regd. Office & Factory: Honda, Sattari, Goa - 403 530.
Tel: 0832-2383003; **CIN:** L35911GA1980PLC000400; **Email:** sectl@acglgoa.com; **Website:** www.acglgoa.com

Annexure I

EXTRACT OF STATEMENT OF AUDITED RESULTS FOR THE QUARTER AND YEAR ENDED 31 MARCH 2024

(₹ in Lakhs)

Sr. No.	Particulars	3 months ended 31 March 2024 (Audited) Refer note 5	Preceding 3 months ended 31 December 2023 (Audited)	Corresponding 3 months ended 31 March 2023 (Audited) Refer note 5	For the year ended on 31 March 2024 (Audited)	Previous year ended 31 March 2023 (Audited)
1.	Total revenue from operations	**16,939.09**	13,987.23	13,733.61	**58,434.15**	50,621.46
2.	Profit before exceptional items and tax	**1,440.46**	1,311.01	997.82	**5,106.54**	3,415.27
3.	Profit before tax (after exceptional items) (Refer note 2)	**1,440.46**	1,311.01	997.82	**5,106.54**	3,711.96
4	Profit after tax (after Exceptional items)	**1,091.07**	978.05	772.65	**3,836.92**	2,784.61
5.	Total Comprehensive Income [Comprising Profit (after tax) and Other Comprehensive Income (after tax)]	**1,020.15**	922.22	669.77	**3,742.18**	2,629.62
6.	Equity Share Capital	**608.86**	608.86	608.86	**608.86**	608.86
7.	Reserves (excluding revaluation reserve) as shown in the audited Balance sheet of previous year				**21,285.68**	18,761.22
8.	Basic and diluted Earnings per share (in ₹) *(not annualised)	**17.92** *	16.07 *	12.69 *	**63.02**	45.73

Notes

1. These results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 08 May 2024. The statutory auditors have expressed an unmodified audit opinion on these results.
2. Exceptional item:-
   The fire incidence took place on 8 February 2022 at Plant 1 of Goa which had affected the main stores and some property, plant and equipment. The Company had lodged the claim with the insurance company and accordingly reported the exceptional loss of ₹ 594.22 Lakhs (after netting-off of interim payment received from insurance company of ₹ 200 Lakhs) during the year ended 31 March 2022. Further, the Company has received ₹ 410.80 Lakhs, as full and final settlement towards the claim and accordingly recognised exceptional income of ₹ 296.69 Lakhs (after netting-off of expenditure in relation to repairs of such assets amounting to ₹ 114.11 lakhs) during the previous year ended 31 March 2023.
3. On 08 May 2024, the Board of Directors of the Company have proposed a final dividend of ₹ 15.00 per equity share in respect of the year ended 31 March 2024, subject to the approval of shareholders at the Annual General Meeting, and if approved, would result in a cash outflow of approximately ₹ 913.29 lakhs.
4. Dividend paid during the year ended 31 March 2024 include an amount of ₹ 5.00 per equity share towards interim dividend for the year ended 31 March 2024 (₹ 2.50 per equity share towards interim dividend for the comparative year ended 31 March 2023, resulted in cash outflow of ₹ 152.22 lakhs) and ₹ 15.00 per equity share towards final dividend for previous year ended 31 March 2023 which resulted in a cash outflow of ₹ 304.43 lakhs and ₹ 913.29 lakhs respectively.
5. The figures for the quarter ended 31 March 2024 and 31 March 2023 represent the difference between the audited figures in respect of the full financial year and the published figures for the nine month ended 31 December 2023 and 31 December 2022 respectively.
6. Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI Listing Regulations'), the Board of Directors of the Company at its meeting held on 15 February 2024, appointed Mr. Pranab Ghosh as Chief Executive officer (CEO) and Executive Director (ED) of the Company, with effect from 1 April 2024 for a tenure of 5 years, subject to completion of applicable regulatory formalities and approval of the shareholders of the Company in the ensuing Anual General Meeting.

For **Automobile Corporation of Goa Limited**

Pranab Ghosh
CEO & Executive Director
DIN 10536772

Place : Mumbai, Maharashtra
Dated : 08 May 2024

Note: Results are also available on the website of the company - www.acglgoa.com and BSE Limited - www.bseindia.com

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Vardhman Concrete Limited

(CIN -L99999MH1982PLC028556)
Reg Office: Survey No-35/10 Malohop Village Khalapur Raigad, Thane, Maharashtra, India, 410206,
Tel: 022-4322 6100/ 2267 2268, Email: vardhmanconcrete@gmail.com,
Website: www.vardhmanconcreteltd.com
Notice of Forty First Annual General Meeting

NOTICE is hereby given that the Forty First Annual General Meeting of the Company ("AGM") will be held on Tuesday, June 11, 2024 at the Registered office of the Company at Survey No. 35/10, Malohop Village, Khalapur Taluka, Raigad District, Thane- 410 220 to transact the business as set out in the Notice of the AGM .
The Notice convening the said AGM together with a copy of the Annual report containing Financial Statements, Auditor's Report etc. of the Company for the financial year 2023-24 has been emailed to the Shareholders who have registered their Email-IDs either with the Depository Participants or with the Corporation.

Date: April 29, 2024
Place: Mumbai

By the Order of the Board,
Mr. Vishal Vardhan
Managing Director
(DIN : 03043125)

Notes:

1. A member entitled to attend and vote at the Annual General Meeting (the meeting) is entitled to appoint a proxy to attend and vote instead of herself/ himself and a proxy need not be a Member of the Company.
2. The proxy form should be deposited at the Registered Office of the Company not less than 48 hours before the commencement of the AGM and in default, the instrument of proxy shall be treated as invalid. Proxies shall not have any right to speak at the meeting.
3. A person can act as a proxy on behalf of members not exceeding fifty and holding in the aggregate not more than ten percent of the total share capital of the Company carrying voting rights. A member holding more than ten percent of the total share capital of the Company carrying voting rights may appoint a single person as proxy and such person shall not act as a proxy for any other person or shareholder.
4. Members may also note that the Annual Report 2023-24 and the Notice will also be available on the Company's website www.vardhmanconcreteltd.com, on the website of Stock Exchange BSE Limited www.bseindia.com and on the website of CDSL at www.evotingindia.com.
5. Members are requested to notify immediately any change in their address:
(i) to their Depository Participants (DPs) in respect of their electronic share accounts;
(ii) to the Registrar and Share Transfer Agent of the Company in respect of their physical shares folios along with Bank particulars.
6. In terms of section 108 of the Companies Act, 2013, and Rule 20 of the Companies (Management and Administration) Rules, 2014, the company has made arrangement for its members to exercise their right to vote by electronic means and the business as set out in the Notice of the Annual General Meeting may be transacted through e-Voting services being provided by Central Depository Services (India) Limited (CDSL), The members may cast their vote using an electronic voting system ("remote e-Voting"). The remote e-Voting facility shall commence on Saturday, June 08, 2024 from 9.00 a.m. (IST) and shall end on Monday, June 10, 2024 at 5.00 p.m. (IST). The remote e-Voting shall not be allowed beyond the said date and time.
7. A person whose name appears in the Register of Members/Beneficial Owners as on the cut-off date i.e. June 04, 2024 shall be entitled to avail the facility of remote e-Voting.
8. Any person, who acquires shares of the Company and becomes member of the Company after dispatch of the notice and holding shares as of the cut-off date i.e. 04th June, 2024 may obtain the login ID and password by sending a request at helpdesk.evoting@cdslindia.com or Issuer/RTA.
9. If the member is already registered with CDSL, then he/she is requested to use his/her existing user ID & password for casting the vote through remote e-Voting. The facility for voting through Ballot Paper will also be made available at the venue of the meeting.
10. The members who have casted their vote through remote e-Voting can attend the meeting but shall not be entitled to cast their vote again at the AGM.
11. A Member can opt for one mode of voting i.e. remote e-Voting/ Ballot Form at the venue of the Meeting. In case members Cast their vote by both the modes, then vote casted through remote e-Voting shall prevail.
12. All grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dalvi, Sr. Manager, (CDSL,) Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futurex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call at toll free no. 1800 22 55 33

Date: April 29, 2024
Place: Mumbai

By the Order of the Board,
Mr. Vishal Vardhan
Managing Director
(DIN : 03043125)

UNITED BREWERIES LIMITED

Registered office: UB Tower, UB City, #24, Vittal Mallya Road, Bengaluru - 560001
Phone: 080 - 45655000, Fax: 080 - 22211964, 22229488
CIN: L36999KA1999PLC025195, Email: ublinvestor@ubmail.com, Website: www.unitedbreweries.com

Rs. in Lakhs

Statement of standalone and consolidated financial results for the quarter ended March 31, 2024

Sl. No.	Particulars	Standalone			Consolidated		
		March 31, 2024	December 31, 2023	March 31, 2023	March 31, 2024	December 31, 2023	March 31, 2023
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Total Income from operations	4,81,315	4,17,724	4,09,123	4,81,514	4,17,975	4,09,280
2	Net Profit for the period before tax and exceptional items	10,884	11,581	1,321	10,976	11,688	1,348
3	Net Profit for the period before tax and after exceptional items	10,884	11,581	1,321	10,976	11,688	1,348
4	Net Profit for the period after tax and exceptional items	8,084	8,485	973	8,155	8,580	987
5	Total Comprehensive Income/(Expense) after tax [comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income/ (Expense) (after tax)]	7,943	8,410	1,291	8,015	8,505	1,305
6	Equity Share Capital	2,644	2,644	2,644	2,644	2,644	2,644
7	Reserves (excluding Revaluation Reserve)	-	-	-	-	-	-
8	Earnings Per Share (of Re.1/- each) (not annualised)						
	(a) Basic	3.06	3.21	0.37	3.07	3.23	0.37
	(b) Diluted	3.06	3.21	0.37	3.07	3.23	0.37

Statement of standalone and consolidated financial results for the year ended March 31, 2024

Sl. No.	Particulars	Standalone		Consolidated	
		March 31, 2024	March 31, 2023	March 31, 2024	March 31, 2023
		Audited	Audited	Audited	Audited
1	Total Income from operations	18,44,517	16,69,215	18,45,327	16,70,052
2	Net Profit for the period before tax and exceptional items	54,932	44,857	55,114	45,043
3	Net Profit for the period before tax and after exceptional items	54,932	41,545	55,114	41,731
4	Net Profit for the period after tax and exceptional items	40,939	30,346	41,086	30,468
5	Total Comprehensive Income/(Expense) after tax [comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income/ (Expense) (after tax)]	41,111	30,688	41,259	30,810
6	Equity Share Capital	2,644	2,644	2,644	2,644
7	Reserves (excluding Revaluation Reserve)	4,14,763	3,93,482	4,15,190	3,93,485
8	Earnings Per Share (of Re.1/- each) (not annualised)				
	(a) Basic	15.48	11.48	15.51	11.50
	(b) Diluted	15.48	11.48	15.51	11.50

Note:
The above is an extract of the detailed format of Quarterly and Year to date Financial results filed with Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as modified by circular No: CIR/CFD/FAC/62/2016 dated July 05, 2016. The full format of Quarterly and Year to date Financial results are available on the website of Stock Exchanges at www.bseindia.com and www.nseindia.com and also company's website at www.unitedbreweries.com.

By Order of the Board
For United Breweries Limited
Sd/-
Vivek Gupta
Managing Director &
Chief Executive Officer

Place : Bengaluru
Date : May 7,2024

DCM SHRIRAM LTD.

CIN No.: L74899DL1989PLC034923
Regd. Office: 2nd Floor, (West Wing), Worldmark 1, Aerocity, New Delhi - 110037
Tel: 011-42100200 | E-mail: shares@dcmshriram.com | Website: www.dcmshriram.com

NOTICE

(For the attention of Equity Shareholders of the Company)

This Notice is being published pursuant to the provisions of the Companies Act, 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended from time to time ("the Rules"). The said Rules prescribe the manner of dealing with the shares in respect of which, dividend has remained unclaimed/un-paid for a period of seven consecutive years. As per the said Rules, such shares alongwith unclaimed/un-paid dividend shall be transferred to the Investor Education and Protection Fund (IEPF). The list of such shareholders is uploaded on the Company's website at https://www.dcmshriram.com/investors/shareholders-corner.

In compliance with the said Rules, individual letters of information have been sent to the shareholders who have not en-cashed their dividend since the Final Dividend for FY 2016-17, or have otherwise procured any order(s) from Court/Tribunal/ Statutory Authorities, etc. in respect of their shares, at their latest available address as per records of the Company, to provide an opportunity to claim their unclaimed/unpaid dividend and take appropriate action to avoid transfer of such shares to IEPF. The concerned shareholders are requested to write to the Company/ Registrar and Share Transfer Agent (RTA), along with proof of en-cashment of dividend/ relevant document(s) / order(s) etc., as the case may be. For any clarification, shareholders are requested to refer to the individual notices sent to them or contact the RTA at MCS Share Transfer Agent Ltd., F-65, Okhla Industrial Area, Phase-I, New Delhi-110020, Tel.: 011-41406149-52, E-mail: helpdeskdelhi@mcsregistrars.com (please quote folio/DP-Client ID number in all correspondence).

SEBI has mandated the Company/RTA to obtain copies of PAN Card, KYC Details, Bank Account Details, Nomination Form, etc. from all shareholders holding shares in physical form. Therefore, shareholders holding shares in physical mode are requested to provide PAN, KYC and other details at the earliest. Further, to obtain the inherent advantages of dematerialization, shareholders holding shares in physical form are requested to convert their holding into dematerialized mode at the earliest. For more details, please visit https://www.dcmshriram.com/investors/shareholders-corner.

For DCM Shriram Ltd.
Sd/-
Sameet Gambhir
Company Secretary & Compliance Officer

Place: New Delhi
Date: 08.05.2024

"IMPORTANT"

Whilst care is taken prior to acceptance of advertising copy, it is not possible to verify its contents. The Indian Express (P) Limited cannot be held responsible for such contents, nor for any loss or damage incurred as a result of transactions with companies, associations or individuals advertising in its newspapers or Publications. We therefore recommend that readers make necessary inquiries before sending any monies or entering into any agreements with advertisers or otherwise acting on an advertisement in any manner whatsoever.

BSE
The Power of Vibrance

BSE Limited

CIN L67120MH2005PLC155188
(Formerly known as Bombay Stock Exchange Limited)
Registered office: Floor 25, P J Towers, Dalal Street, Mumbai 400001
Extract of Standalone and Consolidated Financial Results for the quarter and year ended March 31, 2024

₹ in Lakhs

S. No.	Particulars	Standalone			Consolidated		
		Quarter ended March 31, 2024 Audited	Year ended March 31, 2024 Audited	Quarter ended March 31, 2023 Audited	Quarter ended March 31, 2024 Audited	Year ended March 31, 2024 Audited	Quarter ended March 31, 2023 Audited
1	Total Income	48,440	1,29,180	19,270	54,836	1,61,790	27,149
2	Net Profit for the quarter / year (before Tax, exceptional items and share of net profits of investments accounted for using equity method)	9,668	41,447	8,314	12,953	51,708	11,304
3	Net Profit for the quarter / year before Tax (after exceptional items and share of net profits of investments accounted for using equity method)	9,668	91,864	8,314	15,393	99,552	12,221
4	Net Profit for the quarter / year after tax (after exceptional items and share of net profits of investments accounted for using equity method)	7,913	75,339	5,852	10,689	77,166	8,861
	(a) Attributable to the shareholders of the Company	7,913	75,339	5,852	10,704	77,839	9,118
	(b) Attributable to the non controlling interest	-	-	-	(15)	(673)	(257)
5	Total Comprehensive Income for the quarter / year [Comprising Profit for the quarter / year (after tax) and Other Comprehensive Income (after tax)]	7,938	75,406	5,820	10,804	77,487	8,641
	(a) Attributable to the shareholders of the Company	7,938	75,406	5,820	10,781	78,039	8,959
	(b) Attributable to the non controlling interest	-	-	-	23	(552)	(318)
6	Equity Share Capital (Face value of ₹ 2 each)	2,707	2,707	2,709	2,707	2,707	2,709
7	Reserves (excluding Revaluation Reserve as shown in the Balance Sheet)	-	2,81,689	-	-	3,27,522	-
8	Earnings Per Equity Share (Face value of ₹ 2/- each) (not annualized) (in ₹)						
	(a) Before Exceptional Items						
	- Basic and diluted	5.76	20.99	4.26	7.79	29.91	6.64
	- Diluted :	5.76	20.99	4.26	7.79	29.91	6.64
	(b) After Exceptional Items						
	- Basic :	5.76	54.84	4.26	7.79	56.66	6.64
	- Diluted :	5.76	54.84	4.26	7.79	56.66	6.64

Notes:

1. The above is an extract of the detailed format of financial results for the quarter and year ended on March 31, 2024. The full format of financial results for the quarter and year ended on March 31, 2024 are available on the Company's website at www.bseindia.com and at the website www.nseindia.com of National Stock Exchange of India Limited.
2. The Board of Directors of the Company at its meeting held on May 08, 2024 have recommended a payment of dividend of ₹ 15/- per equity share of ₹ 2/- each. The proposal is subject to the approval of shareholders at the ensuing Annual General Meeting.

For and on behalf of Board of Directors of
BSE LIMITED

sd/-
Sundararaman Ramamurthy
Managing Director & CEO

Place : Mumbai
Date : May 08, 2024

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www.Larsentoubro.com

LARSEN & TOUBRO

LARSEN & TOUBRO LIMITED
Registered Office: L&T House, Ballard Estate, Mumbai 400 001 CIN: L99999MH1946PLC004768

EXTRACT OF STATEMENT OF CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2024

₹ Crore

	Particulars	Quarter ended March 31, 2024 [Reviewed] [Note (v)]	Quarter ended December 31, 2023 [Reviewed]	Quarter ended March 31, 2023 [Reviewed] [Note (v)]	Year ended March 31, 2024 [Audited]	Year ended March 31, 2023 [Audited]
1	Revenue from operations	67078.68	55127.82	58335.15	221112.91	183340.70
2	Profit before exceptional items and tax	6328.23	4771.83	5907.36	20423.50	16973.04
3	Profit before tax	6421.84	4771.83	5907.36	20517.11	17109.03
4	Net profit after tax and share in profit/(loss) of joint ventures/associates	5013.17	3592.84	4458.58	15547.10	12530.62
5	Net profit after tax attributable to owners of the Company	4396.12	2947.36	3986.78	13059.11	10470.72
6	Total comprehensive income attributable to owners of the Company	4354.74	3416.35	4339.36	13294.81	9715.98
7	Paid-up equity share capital (face value of share: ₹ 2 each)	274.93	274.91	281.10	274.93	281.10
8	Other equity attributable to owners of the Company				86084.31	89044.85
9	Earnings per share (EPS) (not annualised):					
	(a) Basic EPS (₹)	31.98	21.44	28.37	93.96	74.51
	(b) Diluted EPS (₹)	31.95	21.42	28.35	93.88	74.45

Notes:

(i) The Board of Directors recommended a final dividend of ₹ 28 per equity share of face value of ₹ 2 each in addition to the special dividend of ₹ 6 per equity share declared on July 25, 2023.

(ii) The Company reports its consolidated financial results on a quarterly basis. The standalone financial results are available on the Company's website viz. www.larsentoubro.com and on the websites of BSE (www.bseindia.com) and NSE (www.nseindia.com). The specified items of the standalone financial results of the Company for the quarter and year ended March 31, 2024 are given below:

₹ Crore

	Particulars	Quarter ended March 31, 2024 [Reviewed] [Note (v)]	Quarter ended December 31, 2023 [Reviewed]	Quarter ended March 31, 2023 [Reviewed] [Note (v)]	Year ended March 31, 2024 [Audited]	Year ended March 31, 2023 [Audited]
a)	Revenue from operations	39553.27	31600.92	36734.13	126235.85	110500.98
b)	Profit before exceptional items and tax	3289.06	2616.36	3712.87	10868.32	9832.70
c)	Profit before tax	3339.08	2616.36	3712.87	11316.31	9832.70
d)	Net profit after tax	2666.07	2136.18	3002.85	9304.33	7848.97

(iii) The above is an extract of the detailed format of quarterly financial results filed with the Stock Exchanges. The quarterly financial results in the detailed format are available on the Company's website viz. www.larsentoubro.com and on the websites of BSE (www.bseindia.com) and NSE (www.nseindia.com).

(iv) The Company, on April 10, 2024, has concluded the sale of its stake in L&T Infrastructure Development Projects Limited (L&T IDPL), a joint venture, primarily engaged in the development and operation of toll roads and power transmission assets. As on March 31, 2024, the investment in the joint venture is classified as "Held for Sale".
Exceptional Items (net of tax) for the quarter reported at ₹ 93.61 crore comprise (a) Gain on divestment of stake in L&T Transportation Infrastructure Limited, a subsidiary of L&T IDPL: ₹ 60.56 crore and (b) Reversal of impairment of investment in L&T IDPL net off customary closing adjustments: ₹ 33.05 crore.

(v) Figures for the quarter ended March 31, 2024 and March 31, 2023 represent the difference between audited figures for the financial year and the limited reviewed figures for the nine months period ended December 31, 2023 and December 31, 2022 respectively.

(vi) Figures for the previous periods have been regrouped/reclassified to conform to the classification of the current periods.

(vii) The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on May 8, 2024.

for LARSEN & TOUBRO LIMITED

S. N. SUBRAHMANYAN
Chairman & Managing Director

Place: Mumbai
Date: May 08, 2024

VIN SEMICONDUCTORS PRIVATE LIMITED

CIN: U40109MH2009PTC195643
Regd. Add: 306/307, Marathon Max, LBS Marg, Opp. Nirmal Lifestyle, Mulund (West) Mumbai–400080 Maharashtra.

SALE NOTICE

Sale of Stock (Raw materials & Finished Goods) of Vin Semiconductors Private Limited ('Corporate Debtor')
Corporate Debtor undergoing Corporate Insolvency Resolution Process under Insolvency and Bankruptcy Code, 2016
Date and Time of E-Auction: 29th May, 2024 at 11:00 AM to 02:00 PM
(With the unlimited extension of 10 minutes each)

The Corporate Debtor is engaged in manufacturing/providing lighting solutions for an entire range of functional lighting applications. The stock includes the raw materials & finished goods used in manufacturing of lighting solutions i.e., LED, tube light, bulb, connector-male/female, and beta wall washer etc. This sale notice is published for Sale of Stock (Raw materials & Finished Goods) of Corporate Debtor by the Resolution Professional appointed by the Hon'ble National Company Law Tribunal, Mumbai Bench vide order dated 10th November, 2023 in C.P. 299 OF 2023. The sale will be done by the undersigned through the E-auction platform **https://eauctions.co.in (Linkstar Infosys Private Limited).**

Block	Particulars	Reserve Price	Earnest Money Deposit	Incremental Value
I	Entire stock at the price sum of Finished Goods and Raw Materials	71,66,071.27	7,10,000.00	50,000.00
II	All Finished Goods	44,14,183.00	4,40,000.00	50,000.00
III	All Raw Materials	27,51,888.27	2,75,000.00	50,000.00

Note: Detailed list of the Blocks is mentioned in the Process document.

Sale Timeline

Sr. No.	Event	Date
1.	Last date for submission of Expression of Interest to participate in sale process	20th May, 2024
2.	Inspection by bidders	21st May, 2024 to 26th May 2024
3.	Auction	29th May, 2024

TERMS & CONDITIONS OF THE SALE IS AS UNDER:

1. E-Auction will be conducted on "AS IS WHERE IS" basis. As such sale is without any kind of warranties and indemnities. The sale is conducted through Linkstar Infosys Private Limited Contact person on behalf of E-Auction Agency (Linkstar): Contact person: Mr. Dixit Prajapati Email id- **admin@eauctions.co.in, Mobile No.: +91 9870099713 2.** Eligibility Documents shall be submitted to Resolution Professional through email and hard copy in the format prescribed in the detailed Sale Process Document on **or before 20th May, 2024 before.** The bid form along with detailed terms & conditions of the complete E-auction process can be downloaded from the website **https://eauctions.co.in. 3.** It is clarified that this invitation purports to invite prospective bidders and does not create any kind of binding obligation on the part of the Resolution Professional or the Company to effectuate the sale. The Resolution Professional reserves the right to cancel or modify the process and/or not to accept and/or disqualify any interested party / potential investor/bidder without assigning any reason and without any liability. **4.** All the terms and conditions are to be mandatorily referred from the detailed Sale Process Document, prior to submission of EMD and participation in the process. The Resolution Professional can be contacted at **vinled.cirp@gmail.com.**

CA Prashant Jain
Resolution Professional- Vin Semiconductors Private Limited
IBBI Reg. No: IBBI/IPA-001/IP-P01368/2018-2019/12131
Email ID: ipprashantjain@gmail.com; vinled.cirp@gmail.com
Correspondence Address: SSARVI Resolution Services LLP, B-610, BSEL Tech Park, Sec. 30 A, Vashi, Navi Mumbai- 400 705
Contact No: +91 9082607703 (Call on WhatsApp)

Date: 09.05.2024
Place: Navi Mumbai

Hexagram Fintech Private Limited

CIN: U72900KA2020PTC135994
Registered Office: No. 41, 15th Cross Road, Sector IV, HSR Layout, Bengaluru – 560102, Karnataka, India
Tel. No.: +91 98440 33294, **E-mail: info@hexagram.in**

Form No. INC-26

[Pursuant to Rule 30 of the Companies (Incorporation) Rules, 2014]

Advertisement to be published in the newspaper for change of Registered Office of the Company from one State to another

BEFORE THE CENTRAL GOVERNMENT,
OFFICE OF THE REGIONAL DIRECTOR, SOUTH EAST REGION

In the matter of sub-section (4) of Section 13 of the Companies Act, 2013 and clause (a) of sub-rule (5) of Rule 30 of the Companies (Incorporation) Rules, 2014

AND

In the matter of **Hexagram Fintech Private Limited ("Company")** having its registered office at No. 41, 15th Cross Road, Sector IV, HSR Layout, Bengaluru – 560102, Karnataka, India.

.....Applicant Company

Notice is hereby given to the General Public that the Company proposes to make an application to the Central Government, power delegated to Regional Director, under Section 13 of the Companies Act, 2013 seeking confirmation of alteration of the Memorandum of Association of the Company in terms of the Special Resolution passed at the Extraordinary General Meeting held on February 16, 2024, to enable the Company to change its Registered Office from **"State of Karnataka"** to **"State of Maharashtra"**.

Any person whose interest is likely to be affected by the proposed change of Registered Office of the Company may deliver **either on the MCA-21 portal (www.mca.gov.in) by filing investor complaint form** or cause to be delivered or send by registered post of his / her objections supported by an affidavit stating the nature of his / her interest and grounds of opposition to the Regional Director, South East Region at the address "3rd Floor, Corporate Bhawan, Bandlaguda, Nagole, Tattiannaram Village, Hayat Nagar Mandal, Ranga Reddy District, Hyderabad – 500068, Telangana", within 14 (fourteen) days of the date of publication of this notice with a copy to the Applicant Company at its Registered Office at the address mentioned below:

"No. 41, 15th Cross Road, Sector IV, HSR Layout, Bengaluru – 560102, Karnataka, India."

For and on behalf of Hexagram Fintech Private Limited
Sd/-
Marudheri Shankaran Chandrasekhar
Whole-time Director and CEO
DIN: 00383738

Date: May 9, 2024
Place: Bengaluru

TATA
TATA POWER

THE TATA POWER COMPANY LIMITED
(Corporate Contracts Department)
Sahar Receiving Station, Near Hotel Leela, Sahar Airport Road, Andheri East, Mumbai-400059, Maharashtra, India (Board Line: 022-67173941) CIN: L28920MH1919PLC000567

NOTICE FOR INVITING BIDS

Tender ref no: Tender / Trombay/ Coal/ 04/ 24-25

The Tata Power Company Limited, intents to source low calorific value with low Sulphur and low ash Imported Thermal coal for its 750 MW coal based Thermal Power Plant at Trombay, Mumbai, Maharashtra.

Bids are invited from reputed Coal suppliers for supply of **1.6 lacs Metric Ton (+/-10%) Indonesia origin coal, with typical coal specification - Gross Calorific Value of 5000 Kcal/Kg (GAR), 0.30% Sulphur (Air dried basis) and 4.0% Ash (Air dried basis) from the delivery period within July 2024 to September 2024.** The interested bidders are requested to visit the website **https://www.tatapower.com/tender/tenderlist.aspx** for further details. Eligible Bidders willing to participate may submit their expression of interest latest by **17:00 Hrs. (IST) 14th May 2024.** Future corrigendum's (if any), to the above tenders will be published on Tender section on our website- **https://www.tatapower.com** only.

KALYANI

BF INVESTMENT LIMITED

Regd. Off.: Mundhwa, Pune Cantonment, Pune-411036
CIN : L65993PN2009PLC134021
Website : www.bfilpune.com
Tel: +91 7719005777 Email : Secretarial@bfilpune.com

Notice of Postal Ballot and E-voting Information

Notice is hereby given that BF Investment Limited (the "Company"), pursuant to the provisions of Section 110 and other applicable provisions, if any, of the Companies Act, 2013 (the "Act") read together with Rule 20 and 22 of the Companies (Management and Administration) Rules, 2014 (the "Management Rules"), (including any statutory modification or re-enactment thereof for the time being in force) and any other applicable provisions of the Act and the rules made thereunder, read with the General Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, 03/2022 dated May 05, 2022, 10/2022 dated December 28, 2022 and 09/2023 dated September 25, 2023 issued by the Ministry of Corporate Affairs (collectively referred to as "MCA Circulars") and Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2023/167 dated October 07, 2023 read with Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/2023/120 dated July 11, 2023 issued by Securities and Exchange Board of India ("SEBI") ("SEBI Circular") and Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, ("SEBI LODR") and other applicable provisions, if any, of the SEBI LODR, is seeking approval of its members by way of Special Resolution for the appointment of Mr. Viraj Shambhu Kulkarni (DIN: 02963687) as an Independent Director of the Company, for a period of 5 (five) consecutive years with effect from April 30, 2024, by way of Postal Ballot by voting through electronic means only ("e-voting"/"remote evoting").

The Company has engaged the services of National Securities Depository Limited ("NSDL") to provide e-voting facility. Mr. Sridhar Mudaliar (Membership No. FCS 6156) failing him, Mrs. Sheetal Joshi (Membership No. FCS 10480), Partners of M/s. SVD & Associates have been appointed as the Scrutinizer to scrutinize the e-voting process in a fair and transparent manner.

Notice of Postal Ballot dated May 06, 2024 ("Notice"), has been sent by the Company on May 08, 2024 only through electronic mode, to those members whose e-mail addresses are registered with the Company/NSDL and Central Depository Services (India) Limited (collectively referred to as "Depositories") and whose names are recorded in the Register of Members/Register of Beneficial Owners maintained by the Company / Depositories as on Friday, May 03, 2024 ("Cut-Off date"). The communication of assent/dissent of the members will only take place through remote e-voting system. A person who is not a member as on the Cut-Off date should treat this Notice for information purposes only. The Notice is also available on the website of the Company at www.bfilpune.com, on the website of stock exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively and on the website of the NSDL at www.evoting.nsdl.com.

The remote e-voting period commences from Friday, May 10, 2024 at 09.00 a.m. (IST) and ends on Saturday, June 08, 2024 at 05.00 p.m. (IST). The e-voting module will be disabled by NSDL thereafter. Electronic Voting Event Number (EVEN) of the Company is 128486. Only members whose names are recorded in the Register of Members / Register of Beneficial Owners maintained by the Company / Depositories as on the Cut-off date will be entitled to cast their votes.

In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on : 022 - 4886 7000 and 022 - 2499 7000 or send a request to Rimpa Bag at evoting@nsdl.com

The result of e-voting shall be intimated to BSE Limited and National Stock Exchange of India Limited, where the Company's equity shares are listed, within a period of 2 working days from the conclusion of the e-voting. The results would also be uploaded on the website of Company at www.bfilpune.com, the stock exchanges at www.bseindia.com and www.nseindia.com and NSDL at www.evoting.nsdl.com.

For **BF Investment Limited**
Sd/-
Gayatri Pendse Karandikar
Company Secretary
Membership No: ACS 64136

Place : Pune
Date : May 08, 2024

TATA
TATA POWER

The Tata Power Company Limited

Bombay House, 24 Homi Mody Street, Mumbai 400 001
Website: www.tatapower.com CIN : L28920MH1919PLC000567

EXTRACT OF CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2024

₹ Crore

Sr. No.	Particulars	Quarter ended 31-Mar-24 (Audited)	Quarter ended 31-Dec-23 (Unaudited)	Quarter ended 31-Mar-23 (Audited)	Year ended 31-Mar-24 (Audited)	Year ended 31-Mar-23 (Audited)
a.	Total Income from Operations	15,846.58	14,651.00	12,453.76	61,448.90	55,109.08
b.	Profit / (Loss) before Exceptional items and tax	1,498.35	1,488.76	1,158.07	5,458.66	5,457.00
c.	Profit / (Loss) before Tax	1,537.03	1,488.76	1,158.07	5,732.02	5,457.00
d.	Net Profit / (Loss) for the period / year	1,045.59	1,076.12	938.81	4,280.10	3,809.67
e.	Total Comprehensive Income	1,299.82	1,181.12	919.99	4,783.97	4,651.17
f.	Paid-up Equity Share Capital (Face Value: ₹ 1/- per share)	319.56	319.56	319.56	319.56	319.56
g.	Reserves (excluding Revaluation Reserve)	31,808.70	30,652.67	28,240.84	31,808.70	28,240.84
h.	Securities Premium Account	3,107.54	3,107.54	3,107.54	3,107.54	3,107.54
i.	Net worth	33,728.50	32,667.08	30,121.93	33,728.50	30,121.93
j.	Capital Redemption Reserve	514.47	514.47	514.47	514.47	514.47
k.	Debenture Redemption Reserve	363.81	363.81	433.23	363.81	433.23
l.	Outstanding Debt	54,163.52	52,768.78	53,547.78	54,163.52	53,547.78
m.	Earnings Per Equity Share (of ₹ 1/- each) (not annualised)					
	Basic and Diluted: (In ₹)					
	(i) Before Net Movement in Regulatory Deferral Balances	2.08	2.57	1.91	11.08	8.09
	(ii) After Net Movement in Regulatory Deferral Balances	2.79	2.98	2.43	11.56	10.43
n.	Debt Equity Ratio (in times)	1.41	1.43	1.57	1.41	1.57
o.	Debt Service Coverage Ratio (in times) (not annualised)	0.77	0.91	1.01	0.85	1.08
p.	Interest Service Coverage Ratio (in times)	2.41	2.47	2.07	2.26	2.33
q.	Current Ratio (in times)	0.78	0.75	0.74	0.78	0.74
r.	Long Term Debt to Working Capital (in times)	(50.06)	(13.00)	(27.89)	(50.06)	(27.89)
s.	Bad Debts to Account Receivable Ratio (%) (not annualised)	3.58%	1.17%	2.36%	6.63%	6.23%
t.	Current Liability Ratio (in times)	0.41	0.44	0.47	0.41	0.47
u.	Total Debts to Total Assets (in times)	0.39	0.39	0.42	0.39	0.42
v.	Debtors' Turnover Ratio (in number of days)	72	78	85	68	67
w.	Inventory Turnover Ratio (in number of days)	55	58	79	59	67
x.	Operating Margin (%)	12%	13%	12%	13%	15%
y.	Net Profit Margin (%) including exceptional item	6%	7%	7%	7%	7%

Notes:

1. The above results were reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 8th May, 2024.
2. The above is an extract of the detailed format of Quarterly Consolidated 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 Consolidated and Standalone Financial Results is available on the Stock Exchange websites **www.nseindia.com** and **www.bseindia.com** and on the Company's website **www.tatapower.com**.
3. The figures of the quarter ended 31st March, 2024 and 31st March, 2023 are the balancing figures between audited figures in respect of the full financial year and the unaudited year-to-date figures upto 31st December for respective years which were subjected to limited review.

For and on behalf of the Board of
THE TATA POWER COMPANY LIMITED

PRAVEER SINHA
CEO & MANAGING DIRECTOR
DIN 01785164

Date: 8th May, 2024
Place: Mumbai

THIS IS A PUBLIC ANNOUNCEMENT FOR INFORMATION PURPOSES ONLY AND IS NOT A PROSPECTUS ANNOUNCEMENT. THIS DOES NOT CONSTITUTE AN INVITATION OR OFFER TO ACQUIRE, PURCHASE OR SUBSCRIBE TO SECURITIES. THIS PUBLIC ANNOUNCEMENT IS NOT INTENDED FOR PUBLICATION OR DISTRIBUTION, DIRECTLY OR INDIRECTLY OUTSIDE INDIA.

QUEST LABORATORIES LIMITED

Please scan this QR code to view the RHP

CIN: U24232MP1998PLC012850

Our Company was originally incorporated under the name *"Quest Laboratories Private Limited"* under the provisions of the Companies Act, 1956 vide Certificate of Incorporation dated June 01, 1998, issued by the Registrar of Companies Madhya Pradesh, Gwalior. Subsequently, the status of the Company was changed to public limited and the name of our Company was changed to *"Quest Laboratories Limited"* vide Special Resolution passed by the Shareholders at the Extra Ordinary General Meeting of our Company held on January 11, 2024. The fresh certificate of incorporation consequent to conversion was issued on January 23, 2024, by Assistant Registrar of Companies/ Deputy Registrar of Companies/ Registrar of Companies, Centralised Processing Centre. The Corporate Identification Number of our Company is U24232MP1998PLC012850. For further details, please refer to chapter titled *"History and Corporate Structure"* beginning on page 171 of the Red Herring Prospectus.

Registered Office: Plot No. 45 Sector III Pithampur, Dhar - 454775, Madhya Pradesh, India | **Tel No:** 07292292374 | **E-mail:** investors@questlabltd.com | **Website:** www.questlabltd.com
Contact Person: Mr. Jayesh Jain, Company Secretary and Compliance Officer

THE PROMOTERS OF OUR COMPANY ARE MR. ANIL KUMAR SABARWAL AND MS. TEJASWINI SABARWAL

"THE ISSUE IS BEING MADE IN ACCORDANCE WITH CHAPTER IX OF THE SEBI ICDR REGULATIONS (IPO OF SMALL AND MEDIUM ENTERPRISES) AND THE EQUITY SHARES ARE PROPOSED TO BE LISTED ON SME PLATFORM OF NSE (NSE EMERGE)."

THE ISSUE

INITIAL PUBLIC OFFER OF UPTO 44,49,600 EQUITY SHARES OF FACE VALUE OF ₹10/- EACH (THE "EQUITY SHARES") OF QUEST LABORATORIES LIMITED ("OUR COMPANY" OR "QUEST" OR "THE ISSUER") FOR CASH AT A PRICE OF ₹ [●] PER EQUITY SHARE INCLUDING A SHARE PREMIUM OF ₹ [●] PER EQUITY SHARE (THE "ISSUE PRICE") AGGREGATING TO ₹ [●] LAKHS ("THE ISSUE"), OF WHICH UPTO 2,28,000 EQUITY SHARES OF FACE VALUE OF ₹10/- EACH FOR CASH AT A PRICE OF ₹ [●] PER EQUITY SHARE INCLUDING A SHARE PREMIUM OF ₹ [●] PER EQUITY SHARE AGGREGATING TO ₹ [●] LAKHS WILL BE RESERVED FOR SUBSCRIPTION BY MARKET MAKER TO THE ISSUE (THE "MARKET MAKER RESERVATION PORTION"). THE ISSUE LESS THE MARKET MAKER RESERVATION PORTION i.e., NET ISSUE OF UPTO 42,21,600 EQUITY SHARES OF FACE VALUE OF ₹10/- EACH AT A PRICE OF ₹ [●] PER EQUITY SHARE INCLUDING A SHARE PREMIUM OF ₹ [●] PER EQUITY SHARE AGGREGATING TO ₹ [●] LAKHS IS HEREIN AFTER REFERRED TO AS THE "NET ISSUE". THE ISSUE AND THE NET ISSUE WILL CONSTITUTE [●] % AND [●] % RESPECTIVELY OF THE POST ISSUE PAID UP EQUITY SHARE CAPITAL OF OUR COMPANY.

ALLOCATION OF THE ISSUE

- **QIB PORTION:** NOT MORE THAN 50.00% OF THE NET ISSUE
- **RETAIL PORTION:** NOT LESS THAN 35.00% OF THE NET ISSUE
- **NON-INSTITUTIONAL PORTION:** NOT LESS THAN 15.00% OF THE NET ISSUE
- **MARKET MAKER PORTION:** UPTO 2,28,000 EQUITY SHARES OR 5.12% OF THE ISSUE

PRICE BAND: ₹ 93/- to ₹ 97/- PER EQUITY SHARE

THE FLOOR PRICE IS 9.3 TIMES THE FACE VALUE AND CAP PRICE IS 9.7 TIMES OF THE FACE VALUE OF THE EQUITY SHARES. BIDS CAN BE MADE FOR A MINIMUM OF 1,200 EQUITY SHARES AND IN MULTIPLES OF 1,200 EQUITY SHARES THEREAFTER. THIS ISSUE IS MADE THROUGH BOOK BUILDING PROCESS, IN TERMS OF CHAPTER IX OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018 (THE "SEBI (ICDR) REGULATIONS"), AS AMENDED READ WITH RULE 19(2)(B) OF SECURITIES CONTRACT (REGULATION) RULES, 1957, AS AMENDED.

ISSUE PROGRAMME

ANCHOR BID OPENS ON TUESDAY, MAY 14, 2024

OPENS ON: WEDNESDAY, MAY 15, 2024 | CLOSES ON: FRIDAY, MAY 17, 2024

ASBA*	**Simple, Safe, Smart way of Application- Make use of it!!!**	***Application Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, investors can avail the same. For further details check the section on ASBA below.**	**Mandatory in Public Issues from January 01, 2016. No cheque will be accepted.**	UPI – UNIFIED PAYMENTS INTERFACE	**UPI – Now mandatory in ASBA for Retail Investors applying through Registered Brokers, DPs & RTAs. Retail Investors also have the options to submit the application directly to the ASBA Bank (SCSBs) or to use the facility of linked online trading, demat and bank account. ** Investors are required to ensure that the Bank Account used for applying is linked to their PAN.**

**ASBA has to be availed by all the investors except Anchor Investors (if any). UPI may be availed by RIIs.*
For details on the ASBA and UPI process, please refer to the details given in ASBA Form and abridged prospectus and also please refer to the section "Issue Procedure" beginning on page 258 of the Red Herring Prospectus. The process is also available on the website of SEBI and Stock Exchanges in the General information Document. ASBA Forms can be downloaded from the website of Emerge platform of NSE ("NSE Emerge" or "Stock Exchange") and can be obtained from the list of banks that is displaying on website of SEBI at www.sebi.gov.in.
*** List of banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in. For the list of UPI Apps and Banks live on IPO, please refer to the link: www.sebi.gov.in. ICICI Bank Limited has been appointed as Sponsor Bank for the Issue in accordance with the requirements of the SEBI Circular dated November 1, 2018, as amended.*

RISKS TO INVESTORS

1. *Our Equity Shares have never been publicly traded and may experience price and volume fluctuations following the completion of the Issue. Further, our Equity Shares may not result in an active or liquid market and the price of our Equity Shares may be volatile and you may be unable to resell your Equity Shares at or above the Issue Price or at all.*
2. *The Merchant Banker associated with the Issue has handled 29 public issues in the past three years out of which none of the Issues closed below the Issue Price on Listing date.*
3. *The average cost of acquisition of Equity Shares by our Promoters is as follows:*

Sr. No.	Name of the Promoters	No. of Shares held	Average cost of Acquisition (in ₹)
1.	Mr. Anil Kumar Sabarwal	1,01,67,250	1.16
2.	Ms. Tejaswini Sabarwal	4,07,000	1.00

4. *Weighted average cost of acquisition:*

Types of transactions	Weighted average cost of acquisition (₹ per Equity Shares)
Weighted average cost of acquisition of primary / new issue of shares.	30.00
Weighted average cost of acquisition for secondary sale / acquisition of shares.	22.41

BASIS FOR ISSUE PRICE

The Price Band and Issue Price shall be determined by our Company in consultation with the Book Running Lead Manager on the basis of the key business strengths of our Company. The face value of the Equity Shares is ₹10/- each and the Issue Price is 9.3 times of the face value at the lower end of the Price Band and 9.7 times of the face value at the upper end of the Price Band.

QUALITATIVE FACTORS

- Multi-product capability
- Revenue from Government institutions
- Product Portfolio
- Research and Development
- Quality assurance
- Experienced Promoter and management team
- Supply Chain Efficiency

For a detailed discussion on the qualitative factors which form the basis for computing the price, please refer to sections titled *"Our Business"* beginning on page 127 of the Red Herring Prospectus.

QUANTITATIVE FACTORS

Information presented below is derived from our Company's Restated Financial Statements prepared in accordance with Indian GAAP. Some of the quantitative factors, which form the basis for computing the price, are as follows:

1. Basic and Diluted Earnings / (Loss) Per Share ("EPS"), as adjusted for changes in capital

As per Restated Financial Statements – Post Bonus

Particulars	Basic & Diluted EPS (in ₹)	Weights
March 31, 2023	4.66	3
March 31, 2022	3.81	2
March 31, 2021	0.61	1
Weighted Average	**3.70**	
For the period ended December 31, 2023 (Not annualised)	7.18	

Notes:

(1) *Weighted average = Aggregate of year-wise weighted EPS divided by the aggregate of weights i.e. (EPS x Weight) for each year/Total of weights.*
(2) *Earnings per Equity Share = Profit for the period/year / Weighted average number of equity shares outstanding during the period/year.*
(3) *Basic and diluted Earnings per Equity Share are computed in accordance with Accounting Standard 20.*
(4) *The basic and diluted Earnings per Equity Share for the current period and previous period/year presented have been calculated/restated after considering the bonus issue.*
(5) *The face value of each Equity Share is ₹10/-.*

2. Price Earnings Ratio ("P/E") in relation to Price Band of ₹ 93/- to ₹ 97/- per Equity Share

Particulars	(P/E) Ratio at the Floor Price (no. of times)	(P/E) Ratio at the Cap Price (no. of times)
Based on Restated Financial Statements		
P/E ratio based on the Basic & Diluted EPS, as restated for FY 2022-23	19.96	20.82
P/E ratio based on the Weighted Average Basic & Diluted EPS	25.14	26.22

Note: *P/E ratio has been computed dividing the price per share by Earnings per Equity Share.*

3. Industry P/E Ratio

Particulars	P/E Ratio
Highest	66.43
Lowest	14.69
Industry Composite	32.35

4. Return on Net worth (RoNW)

As per Restated Financial Statements

Particulars	RONW (%)	Weights
March 31, 2023	33.47%	3
March 31, 2022	41.08%	2
March 31, 2021	11.12%	1
Weighted Average	**32.28%**	
For the period ended December 31, 2023 (Not annualised)	34.03%	

Note: *Return on Net Worth (%) = Profit for the period/ year / Net Worth at the end of the period/year.*

5. Net Asset Value (NAV)

As per Restated Financial Statements – Post Bonus

Financial Year	NAV (₹)
March 31, 2023	13.93
March 31,2022	9.26
March 31,2021	5.46
For the period from April 01, 2023 to December 31, 2023 (Not annualised)	21.11
Net Asset Value per Equity Share after the Issue at Floor Price	38.95
Net Asset Value per Equity Share after the Issue at Cap Price	40.03
Issue Price*	[●]

**Issue Price shall be updated in the Prospectus prior to opening the Issue.*

Notes: *Net Asset Value per Equity Share (in ₹) = Net Worth at the end of the period/year / Weighted number of equity shares outstanding at the end of the period/year.*

6. Comparison of accounting ratios with listed industry peers

Name of the company	CMP (₹)	Face Value (₹)	Basic & Diluted EPS (₹)	PE Ratio (times)	RoNW (%)	NAV Per share (₹)
Quest Laboratories Limited	[●]	10	4.66	[●]	33.47%	13.93
Peer Group						
Beta Drugs Limited	1300.00	10	19.57	66.43	19.55%	100.12
Alpa Laboratories Limited	93.95	10	5.90	15.92	8.59%	68.69
Zenith Drugs Limited	63.00	10	4.29	14.69	29.88%	14.37

Source: *www.bseindia.com, www.nseindia.com.*

Notes:

(1) *The figures for our company are based on Restated Financial Statements for the year ended March 31, 2023 after considering the bonus issue.*
(2) *The figures for the Peer Group are based on the Standalone Financial Statements filed for the financial year ended March 31, 2023. (Expect for Zenith Drugs Limited Consolidated Financial Statements are considered for period ended March 31, 2023)*
(3) *P/E Ratio has been computed based on their respective closing market price on May 06, 2024 as divided by the Basic EPS as on March 31, 2023.*
(4) *Price Earning (P/E) Ratio in relation to the Issue Price of [●] per share.*

The face value of our share is ₹10/- per share and the floor price is 9.3 times the face value and cap price is 9.7 times of the face value of the equity shares.

Investor should read the above-mentioned information along with the section titled *"Risk Factors"* beginning on page 30 of the Red Herring Prospectus and the financials of our Company including important profitability and return ratios, as set out in the chapter titled *"Restated Financial Statements"* beginning on page 195 of the Red Herring Prospectus.

7. Key Performance Indicators ("KPIs")

The KPIs disclosed below have been used historically by our Company to understand and analyse the business performance, which in result, help us in analysing the growth of various verticals in comparison to our peers. The KPIs disclosed below have been approved by a resolution of our Audit Committee dated April 17, 2024 and the members of the Audit Committee have verified the details of all KPIs pertaining to our Company. Further, the members of the Audit Committee have confirmed that there are no KPIs pertaining to our Company that have been disclosed to any investors at any point of time during the three years period prior to the date of filing of this Red Herring Prospectus. Further, the KPIs herein have been certified by our Peer review Auditors, M/s. Shyam S Gupta & Associates, Chartered Accountants by their certificate dated April 17, 2024.

The KPIs of our Company have been disclosed in the chapters titled *"Our Business"* and *"Management's Discussion and Analysis of Financial Condition and Results of Operations – Key Performance Indicators"* on pages 127 and 200 of this Red Herring Prospectus, respectively. We have described and defined the KPIs, as applicable, in *"Definitions and Abbreviations"* on page 1 of this Red Herring Prospectus.

Our Company confirms that it shall continue to disclose all the KPIs included in this section on a periodic basis, at least once in a year (or any lesser period as determined by the Board of our Company), for a duration of one year after the date of listing of the Equity Shares on the Stock Exchange or till the complete utilisation of the proceeds of the Issue as per the disclosure made in the chapter titled *"Objects of the Issue"*, whichever is later or for such other duration as may be required under the SEBI ICDR Regulations. Further, the ongoing KPIs will continue to be certified by a member of an expert body as required under the SEBI ICDR Regulations.

Key Performance Indicators of our Company*

(₹ in Lakhs, otherwise mentioned)

Key Financial Performance	December 31, 2023	March 31, 2023	March 31, 2022	March 31, 2021
Revenue from Operations [1]	6207.98	6,164.06	5,948.39	3,036.35
EBITDA [2]	1208.63	782.24	646.55	141.84
EBITDA Margin (%) [3]	19.47%	12.69%	10.87%	4.67%
PAT	774.93	502.85	410.50	65.50
PAT Margin (%) [4]	12.48%	8.16%	6.90%	2.16%
Return on equity (%) [5]	34.03%	40.20%	51.69%	11.78%
Debt-Equity Ratio (times) [6]	0.20	0.27	0.31	0.52
Current Ratio (times) [7]	1.42	1.25	1.17	1.10

**As certified by M/s. Shyam S Gupta & Associates, Chartered Accountants by way of their certificate dated April 17, 2024*

Notes:

[1]Revenue from operation means revenue from sale of our products
[2]EBITDA is calculated as Profit before tax + Depreciation + Finance Costs – Other Income
[3]EBITDA Margin is calculated as EBITDA divided by Revenue from Operations
[4]PAT Margin is calculated as PAT for the period/year divided by revenue from operations
[5]Return on Equity is calculated by comparing the proportion of net income against the amount of average shareholder equity
[6]Debt to Equity ratio is calculated as Total Debt divided by equity
[7]Current Ratio is calculated by dividing Current Assets to Current Liabilities

Explanations for the certain financial data based on Restated Financial Statements:

Key Financial Performance	Explanations
Financial KPIs	
Revenue from Operations	Revenue from Operations is used by our management to track the revenue profile of the business and in turn helps to assess the overall financial performance of our Company and volume of our business
EBITDA	EBITDA provides information regarding the operational efficiency of the business
EBITDA Margin	EBITDA Margin (%) is an indicator of the operational profitability and financial performance of our business
PAT	Profit after tax provides information regarding the overall profitability of the business
PAT Margin (%)	PAT Margin (%) is an indicator of the overall profitability and financial performance of the business
Return on equity (%)	Return on equity (ROE) is a measure of financial performance
Debt-Equity Ratio (times)	Debt / Equity Ratio is used to measure the financial leverage of the Company and provides comparison benchmark against peers
Current Ratio (times)	The current ratio is a liquidity ratio that measures our company's ability to pay short-term obligations or those due within one year

a) Comparison with Listed Industry Peers

As on March 31, 2023:

(₹ in Lakhs, otherwise mentioned)

Key Financial Performance	Quest Laboratories Limited	Beta Drugs Limited	Alpa Laboratories Limited	Zenith Drugs Limited
Revenue from Operations [1]	6,164.06	15,787.46	9,295.52	11,451.91
EBITDA [2]	782.24	3,119.81	807.61	967.14
EBITDA Margin (%) [3]	12.69%	19.76%	8.69%	8.45%
PAT	502.85	1,881.61	1,241.45	515.33
PAT Margin (%) [4]	8.16%	11.92%	13.36%	4.50%
Return on Equity (%)[5]	40.20%	21.66%	8.99%	35.13%
Debt to Equity Ratio (times) [6]	0.27	0.04	0.02	1.51
Current Ratio (times) [7]	1.25	2.70	4.95	1.17

As on March 31, 2022:

(₹ in Lakhs, otherwise mentioned)

Key Financial Performance	Quest Laboratories Limited	Beta Drugs Limited	Alpa Laboratories Limited	Zenith Drugs Limited
Revenue from Operations [1]	5,948.39	12,484.68	11,226.64	9,165.50
EBITDA [2]	646.55	2,518.37	1,068.65	683.12
EBITDA Margin (%) [3]	10.87%	20.17%	9.52%	7.45%
PAT	410.50	1,424.65	1,412.39	313.82
PAT Margin (%) [4]	6.90%	11.41%	12.58%	3.42%
Return on Equity (%)[5]	51.69%	20.23%	11.34%	29.83%
Debt to Equity Ratio (times) [6]	0.31	0.07	0.04	1.56
Current Ratio (times) [7]	1.17	2.43	4.75	1.15

As on March 31, 2021:

(₹ in Lakhs, otherwise mentioned)

Key Financial Performance	Quest Laboratories Limited	Beta Drugs Limited	Alpa Laboratories Limited	Zenith Drugs Limited
Revenue from Operations [1]	3,036.35	7,945.64	9,755.42	7,340.17
EBITDA [2]	141.84	1,531.00	770.84	702.82
EBITDA Margin (%) [3]	4.67%	19.27%	7.90%	9.57%
PAT	65.50	697.78	728.60	302.92
PAT Margin (%) [4]	2.16%	8.78%	7.47%	4.13%
Return on Equity (%)[5]	11.78%	11.64%	6.40%	40.73%
Debt to Equity Ratio (times) [6]	0.52	0.06	-	1.73
Current Ratio (times) [7]	1.10	2.39	3.69	1.20

Notes:

(1) Revenue from operation means revenue from sale of our products
2) EBITDA is calculated as Profit before tax + Depreciation + Finance Costs – Other Income
3) EBITDA Margin is calculated as EBITDA divided by Revenue from Operations
4) PAT Margin is calculated as PAT for the period/year divided by revenue from operations
5) Return on Equity is calculated by comparing the proportion of net income against the amount of average shareholder equity
6) Debt to Equity ratio is calculated as Total Debt divided by equity
7) Current Ratio is calculated by dividing Current Assets to Current Liabilities

8. Justification for Basis for Issue price

a) The price per share of our Company based on the primary/ new issue of shares (equity / convertible securities), excluding shares issued under ESOP/ESOS and issuance of bonus shares

Except as mentioned below, there has been no issuance of Equity Shares or convertible securities during the 18 months preceding the date of this Red Herring Prospectus, excluding the shares issued under the ESOP Schemes and issuance of bonus shares, where such issuance is equal to or more than 5% of the fully diluted paid-up share capital of the Company (calculated based on the pre-Issue capital before such transaction(s) and excluding employee stock options granted but not vested), in a single transaction or multiple transactions combined together over a span of 30 days.

Date of Allotment	No. of Equity Shares allotted	Face Value (₹)	Issue Price (₹)	Nature of Consideration	Nature of Allotment	Total Consideration (₹ in lakhs)
January 01, 2024	11,50,000	10/-	30/-	Cash	Further Allotment	345.00
Weighted average cost of acquisition (WACA) Primary issuances (in ₹ per Equity Share)						**30.00**

**As certified by M/s. Shyam S Gupta & Associates, Chartered Accountants by way of their certificate dated February 24, 2024.*

(Continued next page...)

(Continued from previous page...)

b) The price per share of our Company based on the secondary sale / acquisition of shares (equity shares)

Except as mentioned below, there have been no secondary sale / acquisitions of Equity Shares, where the promoters, members of the promoter group or shareholder(s) having the right to nominate director(s) in the board of directors of the Company are a party to the transaction (excluding gifts), during the 18 months preceding the date of this Red Herring Prospectus, where either acquisition or sale is equal to or more than 5% of the fully diluted paid-up share capital of the Company (calculated based on the pre- issue share capital before such transaction/s and excluding employee stock options granted but not vested), in a single transaction or multiple transactions combined together over a span of rolling 30 days.

Sr. No.	Name of Shareholder	Date of Transaction	Promoter/ Promoter Group/ Director	Number of Equity Shares Subscribed to/ Acquired	Number of Equity Shares Sold	Subscribed/ Acquired/ Transferred
1.	Anil Sabarwal	December 09, 2022	Promoter and Managing Director	70,000	-	Transfer from Ghanshyam Gupta
				19,300	-	Transfer from Ghanshyam Gupta
2.	Tejaswini Sabarwal	December 09, 2022	Promoter and Whole Time Director	40,000	-	Transfer from Ghanshyam Gupta
				7,00	-	Transfer from Ghanshyam Gupta
3.	Vinayak Sabarwal	January 01, 2024	Promoter Group	2,12,650	-	Transfer from Ashok Anand
Weighted average cost of acquisition (WACA) Secondary issuances (in ₹ per Equity Share)						**22.41**

**As certified by M/s. Shyam S Gupta & Associates, Chartered Accountants by way of their certificate dated February 24, 2024*

c) Since there is an eligible transaction of our Company reported in (a) and (b) above in accordance with paragraph (9)(K)(4)(a) of the SEBI ICDR Regulations, the price per Equity Share of our Company based on the last five primary or secondary transactions in Equity Shares (secondary transactions where the Promoters/Promoter Group entities or Shareholders having the right to nominate director on the Board are a party to the transaction) not older than 3 years prior to the date of filing of this Red Herring Prospectus has not been computed.

d) Weighted average cost of acquisition, Issue Price

Weighted average cost of acquisition of Equity Shares based on primary/ secondary transaction(s), as disclosed in paragraph above, are set out below:

Types of transactions	Weighted average cost of acquisition (₹ per Equity Share)	Floor Price (₹ 93/-)	Cap Price (₹ 97/-)
Weighted average cost of acquisition of primary issuances as per paragraph 7(a) above	30.00	0.32	0.31
Weighted average cost of acquisition for secondary transactions as per paragraph 7(b) above	22.41	0.24	0.23

Investors should read the above-mentioned information along with section titled *"Our Business"*, *"Risk Factors"* and *"Restated Financial Statements"* beginning on page 127, 30 and 195 respectively including important profitability and return ratios, as set out in chapter titled *"Other Financial Information"* on page 196 of the Red Herring Prospectus to have a more informed view.

Our Company in consultation with the BRLM may consider participation by Anchor Investors. The Anchor Investor Biding Date shall be one Working Day prior to the Bid / Issue Opening Date in accordance with the SEBI (ICDR) Regulations, 2018. In case of any revisions in the Price Band, the Bid/ Issue Period will be extended by at least three additional Working Days after such revision of the Price Band, subject to the Bid/ Issue Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar circumstances, our Company may, for reasons to be recorded in writing, extend the Bid/ Issue Period for a minimum of three Working Days, subject to the Bid/ Issue Period not exceeding 10 Working Days. Any revision in the Price Band and the revised Bid/ Issue Period, if applicable, will be widely disseminated by notification to the Stock Exchange, by issuing a press release, and also by indicating the change on the website of the Book Running Lead Managers and the terminals of the other members of the Syndicate and by intimation to SCSBs, the Sponsor Bank, Registered Brokers, Collecting Depository Participants and Registrar and Share Transfer Agents.

The Issue is being made through the Book Building Process, in terms of Rule 19(2)(b)(I) of the Securities Contracts (Regulation) Rules, 1957, as amended ("SCRR") read with Regulation 253 of the SEBI ICDR Regulations, the issue is being made for atleast 25% of the post issue paid up equity share capital of our company. The issue is being made through the book building process wherein not more than 50% of the Net Issue shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("QIBs") (the "QIB Portion"), provided that our Company in consultation with the BRLMs may allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis (the "Anchor Investor Portion"). One-third of the Anchor Investor Portion shall be reserved for domestic 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 QIB Category. 5% of the QIB Portion (excluding the Anchor Investor Portion) shall be available for allocation on a proportionate basis to Mutual Funds only, and the remainder of the QIB Portion shall be available for allocation on a proportionate basis to all QIB Bidders (other than Anchor Investors), including Mutual Funds, subject to valid Bids being received at or above the Issue Price. However, if the aggregate demand from Mutual Funds is less than 5% of the QIB Portion (excluding Anchor Investor Portion), the balance Equity Shares available for allocation in the Mutual Fund Portion will be added to the remaining QIB Portion for proportionate allocation to QIBs. Further, not less than 15% of the Net Issue shall be available for allocation on a proportionate basis to Non-Institutional Bidders and not less than 35% of the Net Issue shall be available for allocation to Retail Individual Investors in accordance with the SEBI ICDR Regulations, subject to valid Bids being received from them at or above the Issue Price. All potential Bidders (except Anchor Investors) are required to mandatorily utilize the Application Supported by Blocked Amount ("ASBA") process providing details of their respective bank account (including UPI ID for RIBs using UPI Mechanism), in which the corresponding Bid Amounts will be blocked by the SCSBs or the Sponsor Bank, as applicable. Anchor Investors are not permitted to participate in the Issue through the ASBA process. For details, see *"Issue Procedure"* on page 258 of the Red Herring Prospectus.

Bidders / Applicants should note that on the basis of PAN, DP ID and Client ID as provided in the Bid cum Application Form, the Bidders/Applicants may be deemed to have authorized the Depositories to provide to the Registrar to the Issue, any requested Demographic Details of the Bidders/Applicants as available on the records of the depositories. These Demographic Details may be used, among other things, for or unblocking of ASBA Account or for other correspondence(s) related to an Issue. Bidders/Applicants are advised to update any changes to their Demographic Details as available in the records of the Depository Participant to ensure accuracy of records. Any delay resulting from failure to update the Demographic Details would be at the Applicants' sole risk. Bidders /Applicants should ensure that PAN, DP ID and the Client ID are correctly filled in the Bid cum Application Form. The PAN, DP ID and Client ID provided in the Bid cum Application Form should match with the PAN, DP ID and Client ID available in the Depository database, otherwise, the Bid cum Application Form is liable to be rejected. Bidders/Applicants should ensure that the beneficiary account provided in the Bid cum Application Form is active.

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects and other objects of our Company, see *"History and Corporate Structure"* on page 171 of the Red Herring Prospectus and Clause III of the Memorandum of Association of our Company. The Memorandum of Association of our Company is a material document for inspection in relation to the Issue. For further details, see the section *"Material Contracts and Documents for Inspection"* on page 311 of the Red Herring Prospectus.

LIABILITY OF MEMBERS AS PER MOA: The Liability of the members of the Company is Limited.

AMOUNT OF SHARE CAPITAL OF THE COMPANY AND CAPITAL STRUCTURE: The Authorised share capital of the Company is ₹ 25,00,00,000 divided into 2,50,00,000 Equity Shares of ₹ 10/ each. The issued, subscribed and paid-up share capital of the Company before the Issue is ₹ 11,93,76,000 divided into 1,19,37,600 Equity Shares of ₹ 10/ each. For details of the Capital Structure, see *"Capital Structure"* on the page 73 of the Red Herring Prospectus.

NAMES OF THE SIGNATORIES TO THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF EQUITY SHARES SUBSCRIBED BY THEM:

ORIGINAL SIGNATORIES			CURRENT PROMOTERS		
Name of Promoters	Face Value (₹)	No. of Shares	Name of Promoters	Face Value (₹)	No. of Shares
Mr. Anil Kumar Sabarwal	10.00	500	Mr. Anil Kumar Sabarwal	10.00	10,167,250
Mr. Narendra Kumar Pamecha	10.00	500	Ms. Tejaswini Sabarwal	10.00	4,07,000

Details of the main objects of the Company as contained in the Memorandum of Association, see *"History and Corporate Structure"* on page 171 of the Red Herring Prospectus. For details of the share capital and capital structure of the Company see *"Capital Structure"* on page 73 of the Red Herring Prospectus.

LISTING: The Equity Shares offered through the Red Herring Prospectus are proposed to be listed on the SME Platform of NSE (**"NSE EMERGE"**). Our Company has received an "in-principle" approval from the NSE for the listing of the Equity Shares pursuant to letter dated May 03, 2024. For the purposes of the Issue, the Designated Stock Exchange shall be NSE. A signed copy of the Red Herring Prospectus has been delivered for registration to the ROC on May 8, 2024, and Prospectus shall be delivered for filing to the RoC in accordance with Section 26(4) of the Companies Act, 2013. For details of the material contracts and documents available for inspection from the date of the Red Herring Prospectus up to the Bid/ Issue Closing Date, see *"Material Contracts and Documents for Inspection"* on page 311 of the Red Herring Prospectus.

DISCLAIMER CLAUSE OF SECURITIES AND EXCHANGE BOARD OF INDIA ("SEBI"): Since the Issue is being made in terms of Chapter IX of the SEBI (ICDR) Regulations, 2018, the Red Herring Prospectus has been filed with SEBI. In terms of the SEBI Regulations, the SEBI shall not issue any observation on the Offer Document. Hence there is no such specific disclaimer clause of SEBI. However, investors may refer to the entire Disclaimer Clause of SEBI beginning on page 207 of the Red Herring Prospectus.

DISCLAIMER CLAUSE OF NSE (THE DESIGNATED STOCK EXCHANGE): "It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Offer Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to the Offer Document for the full text of the 'Disclaimer Clause of NSE".

GENERAL RISK: Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in this Issue unless they can afford to take the risk of losing their investment. Investors are advised to read the risk factors carefully before taking an investment decision in this Issue. For taking an investment decision, investors must rely on their own examination of the Issuer and this Issue, including the risks involved. The Equity Shares have not been recommended or approved by the Securities and Exchange Board of India ("SEBI"), nor does SEBI guarantee the accuracy or adequacy of the contents of the Red Herring Prospectus. Specific attention of the investors is invited to *"Risk Factors"* on page 30 of the Red Herring Prospectus.

BOOK RUNNING LEAD MANAGER TO THE ISSUE	REGISTRAR TO THE ISSUE
SHRENI SHARES LTD. **SHRENI SHARES LIMITED** ***(Formerly known as Shreni Shares Private Limited)*** No. 217, Hive 67 Icon, Poisar Gymkhana Road Lokmanya Tilak Nagar Poisar, Near Raghuleela Mall, Kandivali West, Mumbai- 400067, Maharashtra, India. **Telephone:** 022 - 20897022 | **E-mail:** shrenishares@gmail.com **Investors Grievance E-mail:** info@shreni.in | **Website:** www.shreni.in **Contact Person:** Ms. Tanya Goyal **SEBI Registration Number:** INM000012759	**BIGSHARE SERVICES PRIVATE LIMITED** Office No. S6-2, 6th Floor, Pinnacle Business Park, next to Ahura Centre, Mahakali Caves Road, Andheri East, Mumbai – 400 093, Maharashtra, India **Telephone:** 022 - 6263 8200 | **E-mail:** ipo@bigshareonline.com **Investor Grievance E-mail:** investor@bigshareonline.com **Website:** www.bigshareonline.com **Contact Person:** Mr. Vinayak Morbale **SEBI Registration Number:** INR000001385

COMPANY SECRETARY AND COMPLIANCE OFFICER

Quest LABORATORIES LIMITED

Mr. Jayesh Jain, Company Secretary & Compliance Officer
Plot No. 45, Sector III Pithampur, Dhar - 454775, Madhya Pradesh, India
Telephone: 07292292374 | **E-mail:** investors@questlabltd.com | **Website:** www.questlabltd.com

Investors can contact the Compliance Officer or the Registrar to the Issue in case of any pre-issue or post- issue related problems, such as non-receipt of letters of allotment, credit of allotted shares in the respective beneficiary account, etc.

Availability of Red Herring Prospectus: Investors are advised to refer to the Red Herring Prospectus and the Risk Factors contained therein, before applying in the issue. Full copy of the Red Herring Prospectus will be available at the website of SEBI at www.sebi.gov.in; the website of Stock Exchange at www.nseindia.com, the website of BRLM at www.shreni.in and website of Company at www.questlabltd.com

Availability of Bid-Cum-Application forms: Bid-Cum-Application forms can be obtained from the Company: Quest Laboratories Limited, Book Running Lead Manager Shreni Shares Limited. Application Forms can also be obtained from the Stock Exchange and list of SCSBs available on the website of SEBI at www.sebi.gov.in and website of Stock Exchange at www.nseindia.com.

Application Supported by Blocked Amount (ASBA): All investors in this issue have to compulsorily apply through ASBA. The investors are required to fill the ASBA form and submit the same to their banks. The SCSB will block the amount in the account as per the authority contained in ASBA form. On allotment, amount will be unblocked and account will be debited only to the extent required to be paid for allotment of shares. Hence, there will be no need of refund.

For more details on the issue process and how to apply, please refer to the details given in application forms and abridged prospectus and also please refer to the chapter *"Issue Procedure"* on page 258 of the Red Herring Prospectus.

BANKER TO THE ISSUE: ICICI Bank Limited

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the RHP.

For Quest Laboratories Limited
Sd/-
Mr. Anil Kumar Sabarwal
Designation: Chairperson & Managing Director
DIN: 00646133

Date: May 08, 2024
Place: Madhya Pradesh

Quest Laboratories Limited is proposing, subject to market conditions and other considerations, public issue of its Equity Shares and has filed the Red Herring Prospectus with the Registrar of Companies, Gwalior, Madhya Pradesh on May 08, 2024. The Red Herring Prospectus is available on the website of the Book Running Lead Manager at www.shreni.in, the website of the NSE i.e., www.nseindia.com, and website of our Company at www.questlabltd.com.

Investor should note that investment in equity shares involves a high degree of risk. For details, investors should refer to and rely on the Red Herring Prospectus, including the section titled "Risk Factors" of the Red Herring Prospectus, which has been filed with ROC. The Equity Shares have not been and will not be registered under the US Securities Act ("the Securities Act") or any state securities laws in United States and may not be issued or sold within the United States or to, or for the account or benefit of, "U.S, persons" (as defined in Regulations under the securities Act), except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act of 1933.

AdBaaz

HBL POWER SYSTEMS LIMITED

CIN:L40109TG1986PLC006745
Regd. Off: 8-2-601, Road No.10, Banjara Hills, Hyderabad – 500 034

NOTICE

Notice is hereby given that pursuant to Regulation 29 and 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, a meeting of the Board of Directors of the Company is scheduled to be held on Monday, May 27, 2024 inter-alia to consider and to take on record audited (standalone/ consolidated) financial results for quarter and year ended on March 31, 2024.

The information contained in this notice is also available on Company's website at **https://hbl.in/Investors-Details.html** and on the Stock Exchange website (BSE: **www.bseindia.com** & NSE: **www.nseindia.com**)

For HBL Power Systems Limited
Sd/- G B S Naidu
Company Secretary

Place : Hyderabad
Date : 08.05.2024

ACC Limited

CIN: L26940GJ1936PLC149771
Registered Office: Adani Corporate House, Shantigram, Near Vaishnodevi Circle, S. G. Highway, Ahmedabad- 382421, Gujarat | Phone No. : +91 79-2656 5555

PUBLIC NOTICE

Kind attention: All the members of the Provident Fund of ACC Limited

This is to notify that in the Board meeting of the trustees of the PF Trust held on 15 April 2024, the Board of Trustees of the Provident Fund of ACC Limited has decided to voluntarily surrender the exemption granted to the PF Trust and transfer all the PF Trust fund to the Regional Provident Fund Commissioner with effect from **01 October 2024**.

Please be advised that the entire process of surrendering the Trust and migration of data to the PF server will take approximately 10-12 months. During this transition period, members will be unable to access their PF funds or submit requests for transfers or withdrawals.

If you anticipate any need for your funds within the next 12 to 14 months and would like to withdraw from your PF account, then we request you to send an email providing Employee Number, Name, UAN, and Contact Number to accpftrust.helpdesk@adani.com on or before 20 June 2024.

Should you prefer to transfer your PF funds to another company, you may submit an online PF Transfer application through the UAN portal.

For any clarification or support, please write to accpftrust.helpdesk@adani.com with Employee Number, Name, UAN, and Contact Number. **Please note that no requests for withdrawal or transfer will be entertained after 20 June 2024.**

For The Provident Fund of ACC Limited
Date: 9th May 2024

SUNITA TOOLS LIMITED

CIN: U29220MH1988PLC045850
Reg Off: Survey No. 66, Plot No. A, Valiv, Sativali Road, Vasai East, Thane, Palghar, Maharashtra – 401208
Website: www.sunitatools.com | **Email:** info@sunitatools.com

NOTICE

NOTICE is hereby given that the Extra Ordinary General Meeting of the Members of the Sunita Tools Limited will be held on Wednesday, May 29, 2024 at 4:00 P.M. at the Registered Office of the Company at Survey No. 66, Plot No. A, Valiv, Sativali Road, Vasai East, Thane, Palghar, Maharashtra – 401208 to transact the business specified

Item No.	Description of the Resolution
1	To Increase The Authorised Share Capital of the Company and Consequent Amendment to Memorandum of Association of The Company
2	To Approve Issue of Equity Shares on Preferential Basis
3	To Approve the Issue of Warrants Convertible into Equity Shares on Preferential Basis

The Notice of EOGM along with Explanatory Statement is sent to Members in electronic form to the Email-IDs registered with their Depository Participants (in case of electronic shareholding)/the company's Registrar and share transfer Agent (in case of physical shareholding). For members whose Email IDs are not registered, we request shareholders to update their email ids with the depositories/ RTA as soon as possible. The Notice may also be accessed on the website of the company at www.sunitatools.com and website of National Securities Depository Limited ('NSDL') www.evoting.nsdl.com.

REMOTE E-VOTING:

In compliance with the provision of Section 108 of the Companies Act, 2013 read with the rules made there under and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, The Company has offered remote e-voting facility for transacting the business through National Securities Depository Limited (NSDL) to enable the members to cast their votes electronically. Necessary arrangements have been made by the company with NSDL to facilitate e-voting. The details pursuant to the act are as under:

- The e-voting period will commence on **Saturday, May 25, 2024** (9:00 A.M.) and ends on **Tuesday, May 28, 2024** (5:00 P.M.). Thereafter, the e-voting module will be disabled.
- The voting rights of Members shall be in proportion to their share of paid-up capital of the Company as on the cut-off date **Wednesday, May 22, 2024**. Once a vote is cast by the member, he/she shall not be allowed to change it subsequently.
- Any person who becomes a member of the Company after dispatch of Notice and holding shares as on cut-off date may write to NSDL on the e-mail ID i.e. evoting@nsdl.co.in requesting for the User ID and password. If the member is already registered with NSDL for e-voting, the member can use the existing User ID and Password for casting their vote through Remote e-voting. The detailed procedure pertaining to the User ID and Password is also provided in the Notice of the EOGM.

For more information, kindly refer Notice of the meeting available on the company's website and NSDL.

For Sunita Tools Limited
Sd/-
Satish Kumar Pandey
(Managing Director)

Date: May 07, 2024
Place: Thane

Protean eGov Technologies Limited

protean
Change is growth

1st Floor, Times Tower, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai 400 013
CIN: U72900MH1995PLC095642 | **T:** +91 22 4090 4242 | **F:** +91 22 2491 5217
E: cs@proteantech.in | W: www.proteantech.in

EXTRACT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND FINANCIAL YEAR ENDED MARCH 31, 2024

(Rs. in crores except for EPS)

Sr. No.	Particulars	Standalone			Consolidated		
		Quarter Ended	Year Ended	Quarter Ended	Quarter Ended	Year Ended	Quarter Ended
		Audited	Audited	Unaudited	Audited	Audited	Unaudited
		31.03.2024	31.03.2024	31.03.2023	31.03.2024	31.03.2024	31.03.2023
1	Total income from operations	221.86	880.81	231.72	222.08	882.04	231.98
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	24.70	130.92	40.39	23.51	127.86	40.92
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	24.70	130.92	40.39	23.51	127.86	40.92
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	20.48	100.35	31.10	19.29	97.29	31.61
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	25.04	98.27	30.96	23.85	95.21	31.47
6	Paid up Equity Share Capital (Face value of Rs.10/- per share)	40.45	40.45	40.42	40.45	40.45	40.42
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	889.82	-	-	885.73	-
8	Earnings Per Share(of Rs. 10/- each) (for continuing and discontinued operations)						
	• Basic :	5.06	24.82	7.69	4.77	24.06	7.82
	• Diluted :	5.04	24.69	7.70	4.75	23.94	7.83

Notes :

1. The above is an extract of the detailed format of financial results for quarter and financial year ended March 31, 2024 filed with the Stock Exchange under Regulation 33 of the SEBI (Listing and Obligations and Disclosure Requirements) Regulations, 2015. The full format of the said results are available on the website of BSE at www.bseindia.com and on Company's website at www.proteantech.in.
2. The above Financial Results for quarter and financial year ended March 31, 2024 have been reviewed by the Audit Committee and Board of Directors in their meetings held on May 7, 2024.

Place : Mumbai
Date : May 7, 2024

For and on behalf of Protean eGov Technologies Limited
Sd/-
Suresh Sethi
Managing Director & CEO
DIN: 06426040



ZEN TECHNOLOGIES LIMITED

Regd. Off.: B-42, Industrial Estate, Sanathnagar, Hyderabad-500018, Telangana, INDIA
Phone: +91- 40 - 23813281, Fax: +91- 40 – 23813694 | Website: www.zentechnologies.com,
Email id: cosec@zentechnologies.com | CIN: L72200TG1993PLC015939

NOTICE OF SHAREHOLDERS

Sub : (1) Reminder to claim the dividends remaining unpaid / unclaimed.
(2) Transfer of unclaimed equity shares of the Company to the Investor Education and Protection Fund (IEPF)
(3) Mandatory updation of KYC details against your holding(s).

NOTICE is hereby given in terms of the provisions of Section 124 of the Companies Act, 2013, read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 (the Rules), as amended, the Company is required to transfer the equity shares in respect of which dividend remains unpaid or unclaimed for seven consecutive years or more (relevant shares) to IEPF Authority.

In view of the above, we request you to claim the dividends, if any, remaining unpaid to / unclaimed by you from the year 2016-17 onwards, by making an application immediately to KFin Technologies Limited ("KTL"), Registrars and Share Transfer Agents ("RTA") of the Company.

As per the above said Rules, the Company is being sent individual communications to the concerned shareholders whose shares are liable to be transferred to IEPF Account, at their address registered with the Company. In case the Company does not receive any communication from the concerned shareholders by October 30, 2024, the Company shall, with a view to comply with the requirement set out in the rules, transfer the relevant shares to IEPF, without any further notice, by following the procedures stipulated in the Rules in this regard and no liability shall lie against the Company in respect of the relevant shares so transferred.

The concerned shareholders may kindly note that, after the above-referred transfer is made, refunds from the IEPF can be claimed only by complying with the provisions of rule 7 of the said Rules.

As per the SEBI circulars (dated April 20, 2018, November 03, 2021 and March 16, 2023), shareholders whose ledger folios not mapped with e-mail, Mobile number, PAN, Nominee details, and Bank account details are requested to compulsorily furnish the details to the RTA/to the Company for registering the same with respective folio(s) for smooth processing of dividend and shareholders' grievance, if any.

For any queries on the subject matter and further information, concerned shareholders may contact: The Registrar and Transfer Agent, KFin Technologies Limited, Unit: Zen Technologies Limited, Selenium Tower B, Plot No.31 & 32, Financial District, Gachibowli, Hyderabad - 500 032, Tel No: 040-6716 2222, 040 6716 1606, Email ID: einward.ris@kfintech.com

For Zen Technologies Limited
sd/-
M. Raghavendra Prasad
Company Secretary and Compliance Officer
M. No. A41798

Place : Hyderabad
Date : May 8, 2024

SHALIMAR AGENCIES LIMITED

CIN: L151226TG1981PLC114084
Regd. Office: Plot. No 19, Sanali Spazio, Software Unit Layout, Cyber Tower Area, Madhapur, Rangareddy, Hyderabad, Telangana, 500081 Website: www.shalimaragencieslimited.com;
Email ID: shalimaragencieltd@gmail.com; Phone No.: 9030057374

NOTICE OF EXTRA ORDINARY GENERAL MEETING OF THE COMPANY TO BE HELD THROUGH VIDEO CONFERENCING (VC) / OTHER AUDIO VISUAL MEANS (OAVM)

Members are hereby informed that the Extra Ordinary General Meeting ('EGM') of the Shareholders of Shalimar Agencies Limited ("the Company") will be held on **Monday, 3rd June, 2024, at 4.00 p.m. (IST)** through Video Conferencing ('VC')/Other Audio Visual Means ('OAVM'), in compliance with the applicable provisions of the Companies Act, 2013 and the Rules made thereunder ("Act") and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with all the applicable circulars on the subject matter issued by the Ministry of Corporate Affairs ("MCA") and the Securities and Exchange Board of India ("SEBI"), to transact the business as set out in the Notice of EGM.

Members will be able to attend and participate in the EGM by VC/OAVM only. Members attending the EGM through VC/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Act. In compliance with the applicable circulars issued by the MCA and SEBI on the subject matter, Notice of EGM will be sent only by electronic mode to all the members whose email addresses are registered with the Depository Participants/Registrar and Transfer Agent/ Company. Members holding shares in dematerialized mode are requested to register / update their email addresses with their Depository Participants ("DP") by following procedure prescribed by DP.

The Company has engaged services of Central Depository Services Limited ("CDSL") for providing remote e-voting facility ('remote e-voting') to all its members and facility of voting through e-voting system during the EGM to cast their vote on all resolutions set out in the Notice of EGM.

The details such as manner of (i) registering / updating email addresses, (ii) casting vote through remote e-voting/e-voting for the members including those who are holding shares in physical form or those who have not registered their email addresses with the Company; and (iii) attending the EGM through VC / OAVM has been set out in the Notice of the EGM which will be emailed in due course.

The members are requested to carefully read all the Notes set out in the Notice of EGM (being sent electronically) and in particular, instructions for joining the EGM, manner of casting vote through remote e-voting or through e-voting facility at the EGM.

The Notice of EGM will also be made available on the Company's website at www.shalimaragencieslimited.com and website of the stock exchange, i.e., BSE Limited at www.bseindia.com ; CSE at www.cse-india.com and MSEI at www.msei.in .

For **Shalimar Agencies Limited**
Sd/-
Surabhi Dayal
Company Secretary & Compliance Officer

Date: 9th May, 2024
Place: Hyderabad

WESTLIFE FOODWORLD LIMITED

(Formerly Known As WESTLIFE DEVELOPMENT LIMITED)
Regd. Office : 1001, Tower - 3, 10th Floor, One International Center, Senapati Bapat Marg, Prabhadevi, Mumbai 400 013.
CIN No. : L65990MH1982PLC028593
Tel : 022-4913 5000 I Fax : 022-4913 5001 I Website : www.westlife.co.in I E-mail id : shatadru@westlife.co.in

(Rs. in Lakhs)

Extract of Audited Consolidated Financial Results for the quarter and year ended March 31, 2024

Particulars	3 months ended 31/03/2024 Audited	Preceding 3 months ended 31/12/2023 Unaudited	3 months ended 31/03/2023 Audited	Year ended 31/03/2024 Audited	Year ended 31/03/2023 Audited
Total Income	56,746.51	60,495.72	56,195.64	2,41,027.55	2,29,851.66
Profit before tax	195.45	2,309.63	2,773.04	9,584.35	14,945.29
Profit after tax for the period /year	76.35	1,724.32	2,009.49	6,921.07	11,157.98
Total Comprehensive income for the period / year	34.39	1,714.41	2,030.07	6,849.38	11,253.24
Earnings Per Share (not annualised) - (Face value of Rs 2 each)					
Basic (in Rs.)	0.05	1.10	1.29	4.44	7.16
Diluted (in Rs.)	0.05	1.10	1.29	4.44	7.16

Notes:-
1) The above is an extract of the detailed format of Quarterly Financial Results for the quarter and year ended March 31, 2024 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 stock exchange websites : www.bseindia.com, www.nseindia.com and Company's website : www.westlife.co.in.
2) The Standalone financial results are available on the Company's website "www.westlife.co.in" and on the website of the stock exchange www.bseindia.com and www.nseindia.com. Key numbers of Standalone results of the Company are as under :

Particulars	3 months ended 31/03/2024 Audited	Preceding 3 months ended 31/12/2023 Unaudited	3 months ended 31/03/2023 Audited	Year ended 31/03/2024 Audited	Year ended 31/03/2023 Audited
Total Income	31.91	29.73	22.23	6,293.07	62.99
Profit /(Loss) before tax	(68.50)	(7.54)	(33.43)	6,066.52	(73.93)
Profit /(Loss) after tax for the period /year	(60.17)	(7.54)	(33.43)	5,912.13	(73.93)
Total Comprehensive income for the period /year	(60.17)	(7.54)	(33.43)	5,912.13	(73.93)

3) The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on May 08, 2024.

For and on behalf of the Board
(sd/-)
Amit Jatia
Chairman
DIN: 00016871

Mumbai
May 08, 2024

CreditAccess Life Insurance Limited

FORM L-1-A-A-RA
Name of the Insurer: CreditAccess Life Insurance Limited
Registration No. and Date of Registration with the IRDAI:163, March 31, 2023
REVENUE ACCOUNT FOR THE PERIOD ENDED ON 31st MARCH 2024
Policyholders' Account (Technical Account)

(Amount in Rs. Lakhs)

Particulars	Total	For the year ended 31st March 2024						Total	For the year ended 31st March 2023					
		Non-linked			Linked				Non-linked			Linked		
		Individual		Group	Individual		Group		Individual		Group	Individual		Group
		Life	Pension		Life	Pension			Life	Pension		Life	Pension	
PREMIUMS EARNED - Net														
(a) Premium	9,700	-	-	9,700	-	-	-	-	-	-	-	-	-	-
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB-TOTAL	9,700	-	-	9,700	-	-	-	-	-	-	-	-	-	-
INCOME FROM INVESTMENTS														
(a) Interest, Dividends & Rent – Gross	100	-	-	100	-	-	-	-	-	-	-	-	-	-
(b) Profit on sale/redemption of investments	69	-	-	69	-	-	-	-	-	-	-	-	-	-
(c) (Loss on sale/ redemption of investments)	(2)	-	-	(2)	-	-	-	-	-	-	-	-	-	-
(d)Transfer/Gain on revaluation/change in fair value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Amortisation of Premium / Discount on investments	16	-	-	16	-	-	-	-	-	-	-	-	-	-
Other Income (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c														
(a) Towards Excess Expenses of Management	1,710	-	-	1,710	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-		-	-	-	-	-	-	-	-	-	-
SUB-TOTAL	**1,894**	-	-	**1,894**	-	-	-	-	-	-	-	-	-	-
TOTAL (A)	**11,594**	-	-	**11,594**	-	-	-	-	-	-	-	-	-	-
COMMISSION	915	-	-	915	-	-	-	-	-	-	-	-	-	-
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS	2,462	-	-	2,462	-	-	-	-	-	-	-	-	-	-
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) For others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	**3,376**	-	-	**3,376**	-	-	-	-	-	-	-	-	-	-
BENEFITS PAID (Net)	598	-	-	598	-	-	-	-	-	-	-	-	-	-
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross	7,260	-	-	7,260	-	-	-	-	-	-	-	-	-	-
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	**7,858**	-	-	**7,858**	-	-	-	-	-	-	-	-	-	-
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	**359**	-	-	**359**	-	-	-	-	-	-	-	-	-	-
Amount transferred from Shareholders' Account (Non-Technical Account)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION	-	-	-	-	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	359	-	-	359	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	**359**	-	-	**359**	-	-	-	-	-	-	-	-	-	-

FORM L-2-A-A-PL
Name of the Insurer: CreditAccess Life Insurance Limited
Registration No. and Date of Registration with the IRDAI:163, March 31, 2023
PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31st MARCH 2024
Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	For the year ended 31st March 2024	For the year ended 31st March 2023
Amounts transferred from the Policyholders Account (Technical Account)	359	-
Income From Investments	-	-
(a) Interest, Dividends & Rent – Gross	703	-
(b) Profit on sale/redemption of investments	734	-
(c) (Loss on sale/ redemption of investments)	(36)	-
(d) Amortisation of Premium / Discount on Investments	318	-
Other Income (Writeback of Liabilities)	155	-
TOTAL (A)	**2,233**	-
Expense other than those directly related to the insurance business	47	-
Contribution to Policyholders' A/c		-
(a) Towards Excess Expenses of Management	1,710	-
(b) Others	-	-
Interest on subordinated debt	-	-
Expenses towards CSR activities	-	-
Penalties	-	-
Bad debts written off	-	-
Amount Transferred to Policyholders' Account	-	-
Provisions (Other than taxation)	-	-
(a) For diminution in the value of investments (Net)	-	-
(b) Provision for doubtful debts	-	-
(c) Others (to be specified)	-	-
TOTAL (B)	**1,758**	-
Profit/ (Loss) before tax	475	-
Provision for Taxation	34	-
Profit / (Loss) after tax	**441**	-
APPROPRIATIONS		-
(a) Balance at the beginning of the year	(378)	-
(b) Interim dividend paid	-	-
(c) Final dividend paid	-	-
(d) Transfer to reserves/ other accounts (to be specified)	-	-
Profit/Loss carried forward to Balance Sheet	**62**	-

FORM L-3-A-A-BS
BALANCE SHEET AS AT 31st MARCH 2024

(Amount in Rs. Lakhs)

	As at 31st March 2024	As at 31st March 2023
Sources of Funds		
Shareholders' Funds:		
Share Capital	16,800	-
Share Application Money Pending Allotment	-	-
Reserves And Surplus	62	-
Credit/(Debit) Fair Value Change Account	281	-
Sub-Total	**17,144**	-
Borrowings	-	-
Policyholders' Funds:	-	-
Credit/(Debit) Fair Value Change Account	17	-
Policy Liabilities	7,260	-
Funds for discontinued policies:	-	-
(i) Discontinued on Account of non-payment of premiums	-	-
(ii) Others	-	-
Insurance Reserves	-	-
Provision for Linked liabilities	-	-
Sub-Total	7,276	-
Funds for Future Appropriations	-	
Linked	-	-
Non-Linked (Non-PAR)	-	-
Non-Linked (PAR)	-	-
Deferred Tax Liabilities (Net)	-	-
TOTAL	**24,420**	-
Application of Funds		
Investments		
Shareholders'	14,925	-
Policyholders'	6,717	-
Assets held to cover Linked Liabilities		
Loans		
Fixed Assets	210	-
Deferred Tax Assets (Net)		
Current Assets		
Cash and Bank Balances	211	-
Advances and Other Assets	2,962	-
Sub-Total (A)	**3,172**	-
Current Liabilities	588	-
Provisions	17	-
Sub-Total (B)	**605**	-
Net Current Assets (C) = (A – B)	**2,567**	-
Miscellaneous Expenditure (to the extent not written off or adjusted)	-	-
Debit Balance in Profit & Loss Account (Shareholders' Account)	-	-
Deficit in Revenue Account (Policy holders' A/c)		
TOTAL	**24,420**	-

FORM L-22A - ANALYTICAL RATIOS
Name of the Insurer: CreditAccess Life Insurance Limited
Analytical Ratios

Sl. No.	Particular	For the year ended 31st March 2024	For the year ended 31st March 2023
1	**New Business Premium Growth Rate**		
	(i) Linked Business	0	NA
	(ii) Non-Linked Business		
	Participating	0%	NA
	Non Participating	100%	NA
2	**Percentage of Single Premium (IndividualBusiness) to Total New Business Premium (Individual Business)**	0	NA
3	**Percentage of Linked New Business Premium (Individual Business) toTotal New Business Premium (Individual Business)**	0	NA
4	**Net Retention Ratio**	100%	NA
5	**Conservation Ratio (Segment wise)**		NA
	(i) Linked Business	0	NA
	(ii) Non-Linked Business	0	NA
	Participating	0	NA
	Non Participating	0	NA
6	**Expense of Management to Gross Direct Premium Ratio**	35%	NA
7	**Commission Ratio (Gross commission and Rewards paid to Gross Premium)**	9%	NA
8	**Ratio of Policyholders' Fund to Shareholders' funds**	42%	NA
9	**Change in net worth (Amount in Rs. Lakhs)**	62	NA
10	**Growth in Networth**	2%	NA
11	**Ratio of Surplus to Policyholders' Fund**	5%	NA
12	**Profit after tax / Total Income**	4%	NA
13	**(Total Real Estate + Loans)/(Cash & Invested Assets)**	0%	NA
14	**Total Investments/(Capital + Reserves and Surplus)**	128%	NA
15	**Total Affliated Investments/(Capital+ Reserves and Surplus)**	NA	NA
16	**Investment Yield - (Gross and Net) -Fund wise and With/ Without realised gain**		
	a. Shareholder's Fund:		NA
	Investment Yield - (Gross and Net) - Fund wise and With realised gain	13%	NA
	Investment Yield - (Gross and Net) - Fund wise and Without realised gain	13%	NA
	b. Policyholder's Fund:		
	Investment Yield - (Gross and Net) - Fund wise and With realised gain	6%	
	Investment Yield - (Gross and Net) - Fund wise and Without realised gain	6%	NA
17	**Persistency Ratio - Premium Basis (Regular Premium / Limited Premium Payment under Individual category)**		
	For 13th month	NA	NA
	For 25th month	NA	NA
	For 37th month	NA	NA
	For 49th Month	NA	NA
	for 61st month	NA	NA
	Persistency Ratio-Number of Policy Basis (Regular Premium / Limited Premium Payment under Individualcategory)		
	For 13th month	NA	NA
	For 25th month	NA	NA
	For 37th month	NA	NA
	For 49th Month	NA	NA
	for 61st month	NA	NA
18	**NPA Ratio**		
	Policyholders' Funds		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
	Shareholders' Funds		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA
19	**Solvency Ratio**	335%	NA
20	**Debt Equity Ratio**	NA	NA
21	**Debt Service Coverage Ratio**	NA	NA
22	**Interest Service Coverage Ratio**	NA	NA
23	**Average ticket size in Rs. - Individual premium (Non-Single)**	NA	NA

Notes:
1) This disclosure is made in accordance with IRDAI/F&A/CIR/MISC/256/09/2021 dated September 30,2021.
2) The audited accounts for the year ended March 31,2024 have been approved in the meeting of the Board of Directors held on April 16, 2024.
3) The Company got its Certificate of Registration to conduct life insurance business on 31st March 2023, hence comparable previous year numbers are not applicable.

CreditAccess Life Insurance Limited
Regd Office : #595, 1st Floor, 15th Cross, 1st Phase, Outer Ring Road, J.P. Nagar, Bengaluru, Karnataka, India - 560078 | Ph No: 080 699 78070

Place :Bangalore
Date : 16/04/2024

For and on behalf of the Board of Directors
Sd/-
Diwakar R Boddupalli
Managing Director & CEO
DIN No. 02775640

HARYANA LEATHER CHEMICALS LTD.

Regd. Office: 72-77, HSIIDC Industrial Estate, Hansi Road, Jind -126102 (Haryana).
CIN: L74999HR1985PLC019905

NOTICE

Notice is hereby given that pursuant to Regulation 29 read with Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 the meeting of the Board of Directors of the Company is scheduled to be held on **Tuesday the 14th day of May, 2024 at 02:30 P.M.** at its corporate office at 1405-B, Signature Towers, South City-1, Gurgaon-122001 Haryana to consider and approve inter-alia the audited Financial Results of the Company (Standalone) for the financial year and fourth quarter ended 31st March, 2024.

The Board of Directors in the aforesaid meeting will also consider the recommendation of dividend, if any, for the Financial Year 2023-24.

The said information is also available on Company's website **www.leatherchem.com** and also on the website of the Stock Exchange **www.bseindia.com**

For **Haryana Leather Chemicals Limited**

Dated : 09.05.2024 — **SILU NANDA**
Place : Gurugram — **Company Secretary**

FORM NO. INC-26
[Pursuant to rule 30 the Companies (Incorporation) Rules, 2014]
BEFORE THE REGIONAL DIRECTOR NORTHERN REGION, NEW DELHI
Company Petition No.....of 2024
IN THE MATTER OF COMPANIES ACT, 2013, SECTION 13
AND
IN THE MATTER OF SWAPNIL SWITCHES PRIVATE LIMITED (CIN- U74899DL1991PTC042822) HAVING ITS REGISTERED OFFICE AT R/o 10/1136 NAI WALAKAROL BAGH, NEW DELHI, INDIA, 110005
AND
IN THE MATTER OF SWAPNIL SWITCHES PRIVATE LIMITED ..... (Petitioner)

NOTICE

NOTICE is hereby given that a petition under Section 13 of the Companies Act, 2013 will be filed with the REGIONAL DIRECTOR NORTHERN REGION, NEW DELHI by the petitioner Company seeking confirmation of the alteration of clause II of the Memorandum of Association of the petitioner Company in terms of the special resolution passed at the Extra-Ordinary General Meeting held on 04th May, 2024 to enable the petitioner company to change the situation of its Registered office from the "National Capital Territory of Delhi" to the "State of Uttar Pradesh ".

Any person whose interest is likely to be affected by the proposed change of the Registered Office of the Company may deliver or cause to be delivered or send by registered post of his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition to the officers, REGIONAL DIRECTOR NORTHERN REGION, B-2 Wing, 2nd floor, Pt. Deendayal Antyodaya Bhawan, CGO Complex, New Delhi-110003 within 21 days from the date of publication of this notice with a copy of the applicant Company at its Registered office address mentioned below:

10/1136 NAI WALAKAROL BAGH, NEW DELHI, DELHI, INDIA, 110005
For and on behalf of
SWAPNIL SWITCHES PRIVATE LIMITED
sd/-
Asha Jain
Managing Director
DIN: 00035024,
R/o Vimlanchal Hari Nagar, Gopal Puri, Agra Road Koil Aligarh, Uttar Pradesh 202001

VAISHNAVI INDUSTRIES LIMITED

CIN: L74899DL1982PLC073814
Regd. Office: 30, Rajokri Road, Kapashera, South West Delhi, New Delhi,Delhi, India, 110037
Phone No. 9811641100
E-mail ID: vaishnaviindustrieslimited@gmail.com

NOTICE TO MEMBERS

Notice is hereby given to the Members that the Company has completed the dispatch of postal ballot notice Under Section 110 of the Companies Act, 2013 read with Rule 22 of the Companies (Management and Administration) Rules, 2014, along with postal ballot form and self-addressed pre-paid postage envelope on 08TH May, 2024 through courier to the members whose names appear in the register of members as on Friday, 03rd May, 2024 ("Cut-off date") in relation to resolution for seeking approval of the shareholders for the proposed voluntary delisting of the equity shares of the company from the Calcutta Stock Exchange Limited in accordance with the provisions of the Securities and Exchange Board of India (Delisting of Equity Shares) Regulations, 2021 and applicable law ("the proposed resolution") by postal ballot including e-voting by electronic means.

As required by Regulation 44 of SEBI (LODR) Regulations, 2015, the Company has engaged the services of National Securities Depository Limited to provide e-voting facility to the members of the Company.

The Voting through Postal Ballot, including E-voting would commence on 09th May, 2024. The Notice and Postal Ballot Form is also available on the website of the company viz., vaishnavindustrieslimited.co.in or on the website of NSDL viz., www.evoting.nsdl.com.

The Board of Directors of the Company has Appointed CS SHIVAM AGARWAL , Practicing CS as "SCRUTINIZER" for conducting the Postal Ballot in a fair and transparent manner. The members are requested to note that the physical Postal Ballot form duly completed and signed should be reached to the Scrutinizer on or before Friday, 07th June, 2024 by 5:00 P. M.

The Voting facility shall be available from Thursday, 09th May, 2024 from 10:00 A.M. to Friday, 07th June, 2024 till 05:00 P. M. All Postal Ballot Forms/ electronic votes received after the said date will be treated as reply from such member has not been received. In case a member votes through E-Voting facility as well as send his vote through physical vote, the vote cast through E-voting shall only be considered by the Scrutinizer.

The result of the Postal Ballot shall be announced on Saturday, 08th June, 2024 at the registered office of the company. The results declared along with the Scrutinizer's Report will be available on the Company's website viz., vaishnavindustrieslimited.co.in and shall also be communicated to Calcutta Stock Exchange Limited where the shares of the company are listed. For and query regarding the voting by Postal Ballot including E-voting, please sent an e-mail at vaishnavindustrieslimited@gmail.com.

Yours faithfully,
For Vaishnavi Industries Limited
SD/-
SONIA KAUL
Managing Director
DIN: 05256422

Place: Delhi
Date: 08.05.2024

DUMPY HOLDINGS LIMITED

CIN: L65993DL1982PLC078012
Regd. Office: 30, Rajokri Road, Kapashera, South West Delhi, New Delhi,Delhi, India, 110037
Phone No. 9811641100
E-mail ID: dumpyholdings@gmail.com

NOTICE TO MEMBERS

Notice is hereby given to the Members that the Company has completed the dispatch of postal ballot notice Under Section 110 of the Companies Act, 2013 read with Rule 22 of the Companies (Management and Administration) Rules, 2014, along with postal ballot form and self-addressed pre-paid postage envelope on 08TH May, 2024 through courier to the members whose names appear in the register of members as on Friday, 03rd April, 2024 ("Cut-off date") in relation to resolution for seeking approval of the shareholders for the proposed voluntary delisting of the equity shares of the company from the Calcutta Stock Exchange Limited in accordance with the provisions of the Securities and Exchange Board of India (Delisting of Equity Shares) Regulations, 2021 and applicable law ("the proposed resolution") by postal ballot including e-voting by electronic means.

As required by Regulation 44 of SEBI (LODR) Regulations, 2015, the Company has engaged the services of National Securities Depository Limited to provide e-voting facility to the members of the Company.

The Voting through Postal Ballot, including E-voting would commence on 09th May, 2024. The Notice and Postal Ballot Form is also available on the website of the company viz., dumpyholdingslimited.co.in or on the website of NSDL viz., www.evoting.nsdl.com.

The Board of Directors of the Company has Appointed CS SHIVAM AGARWAL, Practicing CS as "SCRUTINIZER" for conducting the Postal Ballot in a fair and transparent manner. The members are requested to note that the physical Postal Ballot form duly completed and signed should be reached to the Scrutinizer on or before Friday, 07th June, 2024 by 5:00 P. M.

The Voting facility shall be available from Thursday, 09th May, 2024 from 10:00 A.M. to Friday, 07th June, 2024 till 05:00 P. M. All Postal Ballot Forms/ electronic votes received after the said date will be treated as reply from such member has not been received. In case a member votes through E-Voting facility as well as send his vote through physical vote, the vote cast through E-voting shall only be considered by the Scrutinizer.

The result of the Postal Ballot shall be announced on Saturday, 08th June, 2024 at the registered office of the company. The results declared along with the Scrutinizer's Report will be available on the Company's website viz., dumpyholdingslimited.co.in and shall also be communicated to Calcutta Stock Exchange Limited where the shares of the company are listed. For and query regarding the voting by Postal Ballot including E-voting, please sent an e-mail at dumpyholdings@gmail.com.

Yours faithfully,
For Dumpy Holdings Limited
SD/-
SONIA KAUL
Managing Director
DIN: 05256422

Place: Delhi
Date: 08.05.2024

DEBTS RECOVERY TRIBUNAL DEHRADUN

Paras Tower, 2nd Floor, Majra Niranjanpur, Saharanpur Road, Dehradun

DEMAND NOTICE U/S 25 To 28

Notice Under Sections 25 To 28 Of The Recovery Of Debts Due To Banks And Financial Institutions Act, 1993 And Rule 2 Of Second Schedule To The Income Tax Act, 1961.

RC/40/2024 — **Date: 13.02.2024**

Canara Bank Versus M/s Manoj Construction Co & Ors,

To,

1: M/s Manoj Construction Co., Saleempur Mehdood Roshnabad District Haridwar Uttarakhand- 249402, through its proprietor Manoj Kumar.
2: Manoj Kumar S/o Sh. Hari Singh R/o Sultanpur, Laksar, District Haridwar Uttarakhand.
Second Address: Manoj Kumar S/o Sh. Hari Singh R/o Saleempur Mehdood Roshnabad District Haridwar Uttarakhand
3: Smt. Rekha W/o Sh. Rajveer R/o Saleempur Mehdood Roshnabad District Haridwar Uttarakhand

This is to notify that as per the Recovery Certificate issued in pursuance of orders passed by the presiding Officer, DEBTS RECOVERY TRIBUNAL DEHRADUN in **OA/135/2022** an amount of **Rs. 53,30,711.25** (Rupees Fifty Three Lakhs Thirty Thousand Seven Hundred Eleven And Paisa Twenty Five Only) along with pendente-lite and future interest @ **9.70 %** Simple Interest Yearly w.e.f. **07.03.2022** till realization and costs of **Rs. 56,005.00** (Rupees Fifty Six Thousands Five Only) has become due against you (Jointly and severally).

2. You are hereby directed to pay the above sum within 15 days of the receipts of the notice, failing which the recovery shall be made in accordance with the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 and Rules there under.
3. You are hereby ordered to declare on an affidavit the particulars of yours assets on or before the next date of hearing.
4. Your are hereby ordered to appear before the undersigned on **21.05.2024** at **10.30 a.m.** for further proceedings.
5. In addition to the sum aforesaid, you will also be liable to pay.
(a) Such interests as is payable for the period commencing immediately after this notice of the certificate/execution proceedings.
(b) All costs, charges and expenses incurred in respect of the service of this notice and warrants and other processes and all other proceedings taken for recovering the amount due.

Given under my hand and the seal of the Tribunal, on : 13.02.2024

Recovery Officer
Debts Recovery Tribunal Dehradun

IDBI BANK LIMITED

CIN - L65190MH2004GOI148838
NPA MANAGEMENT GROUP
No.115, Anna Salai, P.B.No.805, Saidapet, Chennai-600015.
Web: www.idbibank.in

PUBLIC NOTICE ABOUT WILFUL DEFAULTERS

Erstwhile Promoter / Directors of
TECPRO INFRA PROJECTS LIMITED (Borrower)

Name, Photograph and Address of the wilful Defaulter



Shri. Amul Gabrani,
FB-26,
Tagore Garden
New Delhi - 110027



Shri. Ajay Kumar Bishnoi,
77, Gulmohar Avenue,
Velachery Main Road,
Guindy,
Chennai – 600032.
Tamil Nadu



Shri. Jose Panachipuram Philip,
34/ 153,
Panachipuram,
Balakrishna Menon Road,
Ernakulam – 682024, Kerala

Shri. Aditya Gabrani,
FB-26, Tagore Garden,
New Delhi-110027

Shri. Alampallam Vedam Ramalingam,
Flat E, Anandam Apartments
39, 1st Street, Kamaraj Nagar,
Adyar Chennai – 600020
Tamil Nadu.

It is hereby notified to the public at large that the above mentioned Promoter/Directors of the borrower failed and neglected to pay the instalments of principal, interest and other monies to IDBI Bank Ltd. with respect to the financial assistance granted to the Borrower. The Promoter/ Director are required to pay the outstanding sum of **Rs.1,21,54,91,335.70 [Rupees One Hundred and Twenty One Crore Fifty Four Lakh Ninty One Thousand Three Hundred and Thrity Five and Seventy Paise only]** as on **01.05.2024** together with interest thereon till the date of payment in terms of various loan documents executed by them in favour of IDBI Bank Ltd. Hence, in public interest it is informed and cautioned that no person shall deal with the any of the properties of the above Promoters/Directors as huge dues are to be recoverable from them.

Note- in case of any variation of dues in figures and words, the dues mentioned in words would prevail.

Sd/-
Authorised Signatory
IDBI Bank Ltd., NPA Management Group

Date : 07.05.2024
Place : Chennai

PREMIUM MERCHANTS LIMITED

Corporate Identification Number (CIN): L51909DL1985PLC021077
Registered Office: 3rd Floor, Omaxe Square, Plot No.14, Jasola District Centre, Jasola, New Delhi, Delhi - 110 025;
Tel. No.: +91 11 6111 9371 / +91 11 6111 9861;
Contact Person: Ms. Jyoti Bharti, Company Secretary & Compliance Officer;
Email id: premiummerchants123@gmail.com; **Website:** www.pmltd.in

POSTAL BALLOT NOTICE

Notice is hereby given that pursuant to the provision of Section 108, 110 and other applicable provisions, if any, of the Companies Act 2013 **("Act")**; read with Rule 20 and Rule 22 of the Companies (Management and Administration) Rules 2014 **("Rules")**, Regulation 44 of Securities and Exchange Board of India (Listing Obligations & Disclosure Requirements) Regulation, 2015 **("Listing Regulations")** and in accordance with the guidelines prescribed by the Ministry of Corporate Affairs **("MCA")** vide General Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, 22/2020 dated June 15, 2020, 33/2020 dated September 28, 2020, 39/2020 dated December 31, 2020, 10/2021 dated June 23, 2021, 20/2021 dated December 8, 2021, 3/2022 dated May 5, 2022 and General Circular No. 11/2022 dated December 28, 2022 and 09/2023 dated September 25, 2023 (hereinafter collectively referred as **"MCA Circulars"**) and all other applicable rules framed under the Companies Act, Securities and Exchange Board of India (Delisting of Equity Shares) Regulations, 2021 **("Delisting Regulations")** including any statutory modification(s), amendment(s) or re-enactment(s) thereof, for the time being in force and as may be enacted hereinafter that the Company seeks the approval of the members for the below mentioned special resolution as set out in Postal Ballot notice dated **4th May 2024** by way of electronic means **("e-voting")** and receipt of valid Postal Ballot Forms **("Postal Ballot Form")** in case of shareholders having physical shares:

Item No.	Description of Special Resolution
1.	**Approval for Voluntary Delisting of the Equity Shares of the Company from the Metropolitan Stock Exchange of India Limited ("MSE"), where the Equity Shares of the Company are presently listed, in accordance with Securities and Exchange Board of India (Delisting of Equity Shares) Regulations, 2021**

The Postal Ballot Notice is sent to all the shareholder(s) whose name appear in the Register of member/List of Beneficial Owners as received from the Company/ Registrar and Share Transfer Agent **("RTA")** of the Company MAS Services Limited or Depository/ Depository Participants **("DP")** as on 6th May 2024 **("Cut-off Date")** to the e-mail Ids registered with their DP in case of electronic shareholding; and in case of shareholders whose e-mail ID is not registered, a physical copy of Notice of Postal Ballot, explanatory statement and Postal Ballot Form along with pre-paid postal envelopes are sent by permitted mode.

Voting rights of Members shall be reckoned on the paid up value of Equity Shares registered in the name of the Members/Beneficial Owners as on the Cut-off date.

Members who have not registered their E-mail addresses are required to register the same in respect of the shares held in electronic form with the Depository through their Depository Participant(s) and in respect of shares held in physical form through an e-mail to the Registrar and Share Transfer Agent **("RTA")** of the Company, T-34, II Floor Okhla Industrial Area Phase-II New Delhi 110020, Telephone No.: 011-26387281/82/83, investor@masserv.com or to the Company at premiummerchants123@gmail.com.

The Company has engaged the services of National Securities Depository Limited **("NSDL")** as its agency for providing e-voting facility to its members.

Members may note that the Notice is available on the website of the Company at http://www.pmltd.in/Delisting/NSDL e-voting website: https://www.evoting.nsdl.com and on the website of the Stock Exchange https://www.msei.in/.

The details required pursuant to the provision of the Companies Act, 2013 and Rules made thereunder are given below:

Item No.	Particulars	Day, Date and Time
1.	Cut-off date for reckoning Members eligible to vote	**Monday, 6th May 2024**
2.	Date of dispatch of Notice (Both Electronic and Physical)	**Wednesday, 8th May 2024**
3.	Date & Time of Commencement of Voting (For E-voting and sending of Postal Ballot Forms)	**Friday, 10th May 2024; 9.00 A.M IST**
4.	Voting shall not be allowed beyond given Date &Time /End of Voting (For E-voting and sending of Postal Ballot Forms)	**Saturday, 8th June 2024; 05.00 P.M IST**
5.	Contact details, in case of any query/grievance	**Name:** Ms. Jyoti Bharti **Designation:** Company Secretary **Address:** Omaxe Square, Plot No. 14, 3rd Floor, Jasola District Centre, Jasola, New Delhi-110025 **Email:** premiummerchnats123@gmail.com **Toll free No.:** 011-61119371

The Chairman or any Director or any other person authorized by the Chairman shall declare the results of the postal ballot process on or before 11th June 2024. The results along with the Scrutinizers report will be made available on the Company's website at www.pmltd.in and will also be communicated to the Stock Exchange where the Equity Shares of the Company are listed. The resolution, if passed with the requisite majority, shall be deemed to have been passed on the last date specified for voting i.e. 8th June 2024.

By Order of the Board of Directors
For Premium Merchants Limited
Sd/-
Jyoti Bharti
Company Secretary & Compliance Officer

Place: New Delhi
Date: 8th May 2024

PUBLIC NOTICE

NOTICE (For lost shares of RHI Magnesita India Ltd.)
Registered Office: 301, Tower B, Emaar Digital Greens, Golf Course Road Extn, Sector 61, Gurugram, Haryana -122102

NOTICE is hereby given that the share certificate(s) for the undermentioned securities of the company has/have been lost /mislaid and the registered holder(s)/Claimant(s), of the said securities/ applicant(s) has/have applied to the company, to issue duplicate certificate(s) and the claimant(s) is/are in the process of applying for refund of shares/dividends with IEPF Authority as per the regulations. Any person who has a claim in respect of the said securities should lodge such claim with the Company at its registered office/ the RTA of the Company, within 15 days from this date of publication, else the company will proceed to issue of duplicate share certificates(s) without further intimation.

Name of Shareholder	Kind of Securities & Face Value (Rs)	Folio No.	Cert. No.	Distinctive No's From - To	QTY
Parampalli Sadananda Madyastha (Since deceased)	EQUITY FACE VALUE RS.1/-	P0182	1076	5879887 - 5881886	2000

UDUPI (Place) **09-05-2024** (Date) — **Natesh Madhyastha P (Name of Entitled Claimant/Applicant)**

AXIS BANK

Retail Asset Centre: Axis Bank Ltd. Gigaplex, NPC-1, 3rd Floor MIDC, Airoli Knowledge Park Mugulsan Road Airoli Navi Mumbai-400708 Also at: Axis Bank Ltd., Axis House, Tower T-2, 2nd Floor, I-14, Sector-128, Noida Expressway, Jaypee Greens Wishtown, Noida (U.P.)-201301 Corporate Office: 'Axis House', Block-B, Bombay Dyeing Mills Compound, Pandurang Budhkar Marg, Worli, Mumbai-400025 **Registered Office:** 'Trishul', 3rd floor, opposite Samartheswar Temple, Law garden, Ellisbridge, Ahmedabad-380006

POSSESSION NOTICE UNDER SARFAESI ACT 2002

Whereas The undersigned being the Authorized Officer of Axis Bank Ltd. under the Securitisation, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13 (12) read with Rule 9 of the Security Interest (Enforcement) rules 2002, issued demand notice upon the Borrower(s)/ Co-Borrower(s)/ Guarantor(s)/ Mortgagor(s) mentioned below, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The Borrower(s)/ Co-Borrower(s)/ Guaranton(s)/ Mortgagor(s) having failed to repay the amount, notice is hereby given to the Borrower(s)/ Co-Borrower(s)/ Guarantor(s)/ Mortgagor(s) and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/ her under Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned dates. The Borrower(s)/ Co-Borrower(s)/ Guarantor(s)/ Mortgagor(s) in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Axis Bank Ltd. The Borrower(s)/ Co-Borrower(s)/ Guarantor(s)/ Mortgagor(s) attentions is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

(1) Name of Borrower/ Co-Borrower: 1. M/s. Lal Enterprises 2525-2526, Ward No-16 Gali No- 6-7, Block-m Bendon Pura, Karol Bagh, Delhi-110005 2. Mr. Mohit Nayyar (Proprietor Of Lal Enterprises) S/o Mr. Rajesh Nayyar R/o. H-5/12, 2nd Floor, Malviya Nagar, Hauz Khas Delhi-11001 Also At- Mr. Mohit Nayyar R/o. J-3/47-c, Khirki Ext. Malviya Nagar, New Delhi-110017 **3.** Mr. Rajesh Kuamr S/o Mr. Lal Chand R/o. H-5/12, 3nd Floor, Malviya Nagar, Hauz Khas Delhi-110017 Also At- Mr. Rajesh Kuamr R/o. J-3/47-c, Khirki Ext. Malviya Nagar, New Delhi-110017

Description oF Property :- Entire Second Foolr With Terrace Rights (upto Sky Limit) Of Property Bearing No. H 5/12, Measuring 100 Sq. Yds. , Situated At Malviya Nagar, New Delhi-110017

Date of Demand Notice	Date of Possession	Amount in Demand Notice (Rs.):-
21-Nov-2022	6-May-2024	Rs. 61,35,489/- (Rupees Sixty One Lakh Thirty Five Thousand Four Hundred Eighty Nine Only)

The above-mentioned Borrower(s)/ Co-Borrower(s)/ Guarantor(s)/ Mortgagor(s) are hereby given a 30 days' Notice to repay the amount, else the mortgaged properties will be sold on the expiry of 30 days' from the date of publication of this Notice, as per the provisions under the Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.

Date: 09.05.2024, Place:- Noida — **Sd/- Authorized Officer, Axis Bank Ltd.**

DEMAND NOTICE

EDELWEISS ASSET RECONSTRUCTION COMPANY LTD.

CIN: U67100MH2007PLC174759
Retail Central & Regd. Office: Edelweiss House, Off CST Road, Kalina, Mumbai 400098

Under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, ("the Act") read with rule 3 (1) of the Security Interest (Enforcement) Rules 2002.

That, Assignor mentioned herein below has assigned the financial assets to **Edelweiss Asset Reconstruction Company Limited** also acting on its own/in its capacity as trustee of various trusts mentioned hereunder (hereinafter referred as "EARC"). Pursuant to the assignment agreements, under Sec.5 of SARFAESI Act, 2002, EARC has stepped into the shoes of the Assignor and all the rights, title and interests of Assignor with respect to the financial assets along with underlying security interests, guarantees, pledges have vested in EARC in respect of the financial assistance availed by the Borrower and EARC exercises all its rights as the secured creditor.

The undersigned being the Authorized Officer of the Edelweiss Asset Reconstruction Company Limited ("EARC") under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. In exercise of powers conferred under the Section 13 (12) of the Act read with rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorised Officer has issued Demand Notice under section 13 (2) of The Act, calling upon the following borrower(s) of Assignor mentioned below, to repay the amounts mentioned in the respective Demand Notice issued to them. In connection with above, Notice is hereby given once again, to the Borrower(s) to pay EARC, within 60 days from the publication of this notice, the amounts indicated herein below, together with further interest as detailed in the said Demand Notice, from the date(s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said borrower(s). As security for due repayment of the loan, the following asset have been mortgaged to EARC by the said borrower(s) respectively.

Sl No	Name Of The Borrower(s)/ Co-Borrower (s)/Loan Account Number	Demand Notice Date & Amount	Details of the Trust & Assignor
1.	1) Mr. Rajeev Arora (Borrower) 2) Mrs. Kavita Arora (Co-Borrower) 3) Mrs. Anita Arora (Co-Borrower) LAN:- 4045688 & 4333288, 13888140	03.04.2024 & ₹ 14,69,543.16 for LAN:- 4045688 & ₹ 7,30,152.41 for LAN:- 4333288 & ₹ 3,22,354.74 for LAN:- 13888140 in total of ₹ 25,22,050.31/-	EARC TRUST SC 482 & HDB Financial Services Limited

Description Of Property:- PROPERTY: All The Piece And Parcel Of The Flat On Ground Floor, Without Roof Rights, Admeasuring 769 Sq. Fts., Part Of Property Bearing No. C-46, Area Measuring 256 Sq. Yds., Situated In The Residential Colony Known • As Ashoka Enclave, Part-Ii, In The Revenue Estate Of Village Palla, Tehsil & Distt. Faridabad, Haryana; And Bounded On The- **East By:** Plot No.C-19 **North By:** Shri Jain Mandir Plot No.C-45 **West By:** Road **South By:** House No. C-47

2.	1. Mr. Manoj Kumar (Borrower) 2. Mrs. Kavita (Borrower) LAN:- NHNOD00000785580	18.04.2024 & ₹ 4,82,26,469.77	EARC TRUST SC – 448 & ICICI Home Finance Company Limited

Description Of Property:- All That Piece And Parcel Of Property /Commercial Space No. G-12 On The Ground Floor Of The Building Named As Element 9 Situated At Plot No. L, Sector 2. Imt Manesar, Gurgaon, Haryana.

3.	1. Mr. Rajeev K Mishra (Borrower) 2. Mrs. Ranjana Mishra (Borrower) LAN:- NHNOD00001247569	18.04.2024 & ₹ 4,82,26,469.77	EARC TRUST SC – 448 & ICICI Home Finance Company Limited

Description Of Property:- All That Piece And Parcel Of Property / Flat No. 205 In Tower-Eon 2"D Floor Of The Building Proposed To Be Named As I Named As Bulland Elevates Situated At Plot No. Gh- 3a, Sector- 16c, Greater Naida West, Uttar Pradesh.

If the said Borrowers shall fail to make payment to EARC as aforesaid, EARC shall proceed against the above secured assets under the section 13 (4) of the Act and applicable rules, entirely at the risks of the said Borrower(s) as to costs and consequences. The borrowers are prohibited under The Act from transferring the aforesaid assets, whether by way of sale, lease or otherwise without the prior written consent of EARC. Any person who contravenes or abets contravention of the provisions of the Act or Rules made thereunder, shall be liable for imprisonment and/or penalty as provided under the Act.

Date: 09.05.2024 — **Sd/- Authorized Officer**
Place: Delhi — **For Edelweiss Asset Reconstruction Company Limited**

Edelweiss Asset Reconstruction

HERO HOUSING FINANCE LIMITED

Registered Office: 09, Community Centre, Basant Lok, Vasant Vihar, New Delhi-110057.
Branch Office: Office No. 7, Community Centre, Basant Lok, Vasant Vihar, New Delhi-110057

PUBLIC NOTICE (E- AUCTION FOR SALE OF IMMOVABLE PROPERTY)

[UNDER RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002]

NOTICE FOR SALE OF IMMOVABLE PROPERTY MORTGAGED WITH HERO HOUSING FINANCE LIMITED (SECURED CREDITOR) UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.

Notice is hereby given to the public in general and in particular to the borrower(s) and guarantor(s) or their legal heirs/ representatives that the below described immovable properties mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of Hero Housing Finance Limited (secured creditor), will be sold on 12-Jun-2024 (E-Auction Date) on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis for recovery of outstanding dues from below mentioned Borrowers, Co- Borrowers or Guarantors. The Reserve Price and the Earnest Money Deposit is mentioned below. The EMD should be made through Demand Draft/RTGS/NEFT for participating in the Public E-Auction along with the Bid Form which shall be submitted to the Authorised Officer of the Hero Housing Finance Ltd On or before 11-Jun-2024 till 5 PM at Branch Office: Office No. 7, Community Centre, Basant Lok, Vasant Vihar, New Delhi-110057.

Loan Account No.	Name of Borrower(s) /Co- Borrower(s)/ Guarantor(s) / Legal Heir(s)/ Legal Rep.	Date of Demand Notice Amount as on date	Type of Possession (Under Constructive / Physical)	Reserve Price / Earnest Money
HHFGURHOU 21000012784	SAJID SON OF SAHID, SAVEENA WIFE OF SAJID	24/07/2023 Rs. 19,18,662/- as on 07/05/2024	Physical	Rs. 15,60,000/- / Rs. 1,56,000/-

Description of property: Entire Third Floor (without Terrace Rights) of Property No. Rz-1485-d, Gali No.28, measuring approx. 50 sq.yds., out of Khasra No.423, situated at Tughlakabad Extension, New Delhi-110019. Bounded By: North: Other PropertyEast: Other Property, South: Other PropertyWest: Road 20 Ft

Terms and condition: The E-auction will take place through portal https://sarfaesi.auctiontiger.net on 12-Jun-2024 (E-Auction Date) After 2.00 PM with limited extension of 10 minutes each.

The Intending Purchasers / Bidders are required to deposit EMD amount either through RTGS / NEFT or by way of Demand Draft/RTGS/NEFT favouring the "HERO HOUSING FINANCE LTD." The EMD amount will be return to the unsuccessful bidders after conclusion of the E-auction.

Terms and Conditions of the E-Auction:

1. E-Auction is being held on "As is where is Basis" & "As is what is Basis" & "whatever there is Basis" & "Without recourse Basis" and will be conducted "online". **2.** Bid increment amount shall be Rs.15,000/- (Rupees Fifteen Thousand Only). **3.** The E-Auction will be conducted through M/s E-Procurement Technologies Ltd. (Helpline No(s): 07961200576/544/594/596/531/583/569, 6351896643 and E-mail on support@auctiontiger.net/ maulik.shrimali@auctiontiger.net) at their web portal https://sarfaesi.auctiontiger.net. **4.** There is no encumbrance on the property which is in the knowledge of Secured Creditors. However, the intending bidders should make their own independent enquires regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bids. In this regard, the E-Auction advertisement does not constitute and will not be deemed to constitute ant commitment or any representation of Hero Housing Finance Limited. **5.** The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. The sale shall be subject to rules/ conditions/ prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The other terms and conditions of the E-Auction are published in the following website: www.herohousingfinance.com. **6.** For property details and visit to property contact to Mr. Ershad Ali / ershad.ali@herohfl.com/ 8802270415. **7.** The prospective bidders can inspect the property on 05-Jun-2024 between 11.00 A.M and 2.00 P.M with prior appointment.

30 DAYS SALE NOTICE TO THE BORROWER/GUARANTOR/MORTGAGOR

The above mentioned Borrower/Mortgagor/guarantors are hereby noticed to pay the sum as mentioned in Demand Notice under section 13(2) with as on date interest and expenses before the date of Auction failing which the property shall be auctioned and balance dues, if any, will be recovered with interest and cost from you.

For detailed terms and conditions of the sale, please refer to the link provided in https://uat.herohomefinance.in/hero_housing/other-notice on Hero Housing Finance Limited (Secured Creditor's) website i.e www.herohousingfinance.com

Date: 09/05/2024 — **For Hero Housing Finance Ltd.**
Place: Delhi — **Authorised officer, Mr. Sunil Yadav, Mob- 9818840495**
Email;assetdisposal@herohfl.com

HINDUJA HOUSING FINANCE LIMITED

Corporate Office: No. 167-169, 2nd Floor, Anna Salai, Saidapet, Chennai-600015.
203, 2nd Floor, Padam Business Park, Awas Vikas, Agra-282007

RRM - Pankaj Singh Choudhary - 7081828333, RLM- Arun Kumar Singh - 9506011777, CRM- RISHIPAL-8445401648, CLM- Anand Kumar Mishra-8318834940

SYMBOLIC POSSESSION NOTICE

Whereas the undersigned being the Authorized Officer of the **HINDUJA HOUSING FINANCE LIMITED** under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No. 3 of 2002) and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice was issued on the dates mentioned against each account and stated hereinafter calling upon the borrower (hereinafter the borrower and guarantors are collectively referred to as the "the Borrowers") to repay the amount within 60 days from the date of receipt of said notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub- section 4 of section 13 of Act read with rule 8 of the Security Interest Enforcement Rules, 2002 on this the dates mentioned against each account.

The borrower/guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **HINDUJA HOUSING FINANCE LIMITED** for an amount and future interest at the contractual rate on the aforesaid amount together with incidental expenses, costs, charges, etc. thereon.

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.

Sr. No.	Name of Borrowers/ Guarantors	Demand Notice Date / Date of Possession	Amount Outstanding	Details of Immovable Property
1	**Application No.** UP/LKN/AGRA/A000001176 **Mr. Mohan Kumar Sharma & Mrs. Mala Sharma, both at:** Prakash Nagar, Nunihai Kuberpur Agra, Urban, Agra, Uttar Pradesh, India - 282006	07-02-2024 03-05-2024 SYMBOLIC	₹ 25,79,107/- as on 29-01-2024 plus interest thereon	**Residential House Built on plot no. 1 & 2, having land area measuring 148.72 sq. mtrs. forming part on Khasra No. 2995, situated at Wake om Nagar, Prakash Nagar, Mauza Narayach, Tehsil Etmadpur, Distt. Agra, U.P. Sub-Registry + District – Etmadpur & Distt. Agra,** U.P., Bounded as: North: House of Mr Dilshah South: Road 20 ft. wide then House of Mr. Rammurti , West: House of Mr. Shyamveer, East: House of Mr. Rammurti
2	**Application No.** UP/LKN/AGRA/A000001298 **Mr. Manoj Kumar** 45 Bhistiyan Awagarh, Aunera Agra, Urban, Etah, Uttar Pradesh, India - 282001 **Mrs. Boby** Awagarh Agra, Urban, Agra, Uttar Pradesh, India - 282001	07-02-2024 03-05-2024 SYMBOLIC	₹ 12,80,099/- as on 29-01-2024 plus interest thereon	**Residential House No.30 & 31 part having land area 60 sq. yards, falling in Khasra No.2158, situated at wake Vijay Kunj, Near chandra

UNITY SMALL FINANCE BANK LIMITED

Registered Office: Basant Lok,Vasant Vihar ,New Delhi-110057. Corporate Office :Centrum House, Vidyanagari Marg, Kalina, Santacruz (E), Mumbai – 400 098

DEMAND NOTICE U/s. 13 (2)

UNDER THE PROVISIONS OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("the Act") AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("the Rules")

The undersigned being the Authorized Officer of Unity Small Finance Bank Limited ("Bank") under the Act and in exercise of powers conferred under Section 13 (12) of the Act read with the Rule 3, issued Demand Notice (s) under Section 13(2) of the Act, calling upon the following Borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. As some of the notice(s) are not served as per postal remarks, hence said notice(s) are being served upon the Borrower(s) by way of alternative mode of service i.e. through publication in News Papers.

S.No	Loan Account Details	Secured Assets
1	Borrower(s) Name: 1) **SACHIN R (BORROWER & MORTGAGOR)** 2) **ASHA R (CO-BORROWER)** 3) **RAJENDER D (CO-BORROWER)** **Sanction Date:** 23/05/2022 **Loan Account No: -** USFBDELLOAN000005009889 **Loan Amount:** Rs. 21,34,186/- **NPA Date:** 03/04/2024 **Demand Notice Date:** 19/04/2024 (Sent on 22/04/2024) **Demand Notice Amount: Rs. 17,08,826.17p** (as on 15/04/2024) and interest & other charges	**ALL THE PIECE AND PARCEL OF KHEWAT KHATA NO. 240/252 MU NO. 10, KILL NO. 15 (8-0), TOTAL AREA 635 SQUARE YARDS, WAKA MAUJA PHULWARI, TALUKA PALWAL, HARYANA OWNED BY /BELONGING TO MR. SACHIN R. WHICH IS BEING BOUNDED AS UNDER: -** **BOUNDARIES (AS PER MORTGAGE DOCUMENT)** **NORTH: AGRICULTURAL LAND OF BRHAMPAL;** **SOUTH: 33 FEET WIDE ROAD;** **EAST: PLOT OF JAGAT;** **WEST: PLOT OF DR. RAJU;**

In case of failure to repay the aforesaid dues within a period of 60 (sixty) days, the undersigned shall be constrained to enforce the above Secured Assets under the provisions of the Act. Please note that as per section 13(13) of the Act, you are restrained from dealing with or transferring any of the secured assets referred to herewith, whether by way of sale, lease or otherwise. Any contravention of this provision is an offence and punishable under the Act.

The copy of demand notice is available with the undersigned and the Borrower(s) may, if they so desire, can collect the same from the undersigned on any working day during normal office hours.

Place: PALWAL, HARYANA Date : 09/05/2024 **Sd/- Authorized Officer, Unity Small Finance Bank Limited**

ADITYA BIRLA FINANCE LIMITED

ADITYA BIRLA CAPITAL — PROTECTING INVESTING FINANCING ADVISING

Registered Office : Indian Rayon Compound, Veraval, Gujarat-362 266.
Corporate Office : 10th Floor, R Teck Park, Nirlon Complex, Near Hub Mall, Goregaon (East) Mumbai-400 063, Maharashtra.

DEMAND NOTICE

UNDER SEC 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("THE ACT") READ WITH RULE 3 OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("THE RULES")

The undersigned being the **Authorized officer** of **Aditya Birla Finance Limited (ABFL)** under the Act and in exercise of powers conferred under Section 13(12) of the Act read with the Rule 3, issued Demand Notice(s) under Section 13(2) of the Act, calling upon the following borrower(s) to repay the amount mentioned in the respective notice(s) **within 60 days** from the date of receipt of the said notice. The undersigned reasonably believes that borrower(s) is / are avoiding the service of the demand notice(s), therefore the service of notice is being effected by affixation and publication as per Rules. The contents of demand notice(s) are extracted herein below:

In connection with the above, Notice is hereby given, once again, to the said Borrower's / Legal Heir(s) / Legal Representative(s) to pay to **ABFL, within 60 days** from the date of the respective Notice/s, the amount indicated herein below against their respective names, together with further interest as detailed below from the respective dates mentioned below in column (d) till the date of payment and / or realisation, read with the loan agreement and other documents / writings, if any, executed by the said Borrower's. As security for due repayment of the loan, the following Secured Asset(s) have been mortgaged to **ABFL** by the said Borrower's respectively.

Sr. No.	Name and Address of the Borrower(s)	Demand Notice Date & NPA Date	Description of Immovable property
1	1. **Mr. Anshul Gupta,** Represented Through Legal Heir **I) Surender Kumar(Father) & II) Roshni Gupta (Mother)** 2. **Mrs. Roshni Gupta,** W/o. **Surender Gupta** **ADD. 1 :** 320, Ward No 13, Anaj Mandi, Kalayat, Rural 30, Kaithal, Haryana-136 117 **•Mob. No. :-** 8708128808 / 8708180800; **•E-mail ID :-** guptanshul.ag@gmail.com; **ADD. 2 :** Anaj Mandi, Kalayat Railway Road, Kalayat, Haryana-136117; **ADD. 3 :** Ward No. 13, Anaj Mandi, Kalayat, Rural 30,Kaithal, Haryana-136 117. **•Mob. No. :-** 8708828080 / 9467146688. **•E-mail ID :-** anshulsingh3@gmail.com **•LAN : ABNKSTS000000714745**	22.04.2024 & 04.04.2024 **Total O/s. Dues Amt.** **₹ 26,76,739.85** as on **11.04.2024**	All That Piece & Parcel In Respect of A Property / Plot Having **Area Measuring** 200 Square Yards ("49x36.8") = 6.61m Being 661/297900 Share In Land Measuring 148k-19m Comprised In Khewat No. 96 Khatoni No. 146 Kitta 34 Situated At Police Station to Sbop Bank Kalayat Vide Jamabandi of Kalayat For The Year 2020-2021, Situated Within The Municipal Limits Of Kalayat Vide Regd. **Sale Deed No. 496/1 Dated 02.06.2021** Entered In The Office Of Sub-Registar Kalayat & Mutation No. 17163 Measured As Per Deed is Under - **❖Boundaries +North :** 49 Ft. T-Point, Street; **+South :** 49 Ft. Property of Others; **+East :** 36 Ft. Property Of Others; **+West :** 37.6 Ft. Property Of Others.
2	1. **Mr. Sanjeev Kumar,** S/o. **Mr. Om Parkash** 2. **Mrs. Reena Devi,** W/o. **Sanjeev Kumar** **ADD. 1 :** Dewal, Kaithal, Haryana-136 027. **•Mob. :-** 9992569387 **•E-mail ID :-** kumarsanjeev61390@gmail.com; **ADD. 2 :** Kabootar Chowk, Near Sbji Mandi, Kaithal,Haryana-136 027; **ADD. 3 :** 183, Dewal, Kaithal, Haryana-136 027. **•Mob. No. :-** 7404539387 **•E-mail ID :-** sanjeevkumar890@gmail.com **•LAN : ABNKSTS000000743854**	22.04.2024 & 04.04.2024 **Total O/s. Dues Amt.** ₹58,01,927.59 as on **11.04.2024**	In respect of commercial property / Shop No. 21, bearing a part of old MCK No.1032, 1033/17, New PPID No. 10C126U119 having an **area measuring** 26.67 sq yards, situated at Old abadi, New Sabji Mandi Road to Railway Station Road, Kaithal within the M. C. Limit of Kaithal, Owned vide registered Sale Dead No. 672/1 dated 26.04.2021 entered in the office of Registrar Kaithal measured and bounded as under - **❖Boundaries +North :** Joint Wall Tarsem Etc.; **+ South :** Lal Chand, Satish Kumar; **+East :** Road; **+West :** Joint Wall Tarsem Etc.
3	1. **Ms. Sunita Chauhan,** D/W/o. **Balveer Singh** 2. **Rakesh Chauhan,** S/o. **Tika Ram** **ADD. 1 :** 2329, Jawahar Colony, Faridabad, Haryana-121 001 **•Mob. No. :-** 9873318778; **•E-mail ID :-** sunitachauhanfbd1979@gmail.com; **ADD. 2 :** 2329, Jawahar Colony, Near Durga Mandir, Faridabad, Haryana-121 001. **•Mob. No. :-** 8920222268 **•LAN : ABNDSTS000000534150 & ABNDSTS000000545836**	26.04.2024 & 03.10.2023 **Total O/s. Dues Amt.** **₹ 50,97,245.52** as on **24.04.2024**	All The Piece & Parcel of A House Bearing No. 2329/1, **Area Measuring** 75 Sq. Yards. i. e. Western Portion Built On Plot Bearing No. 05, **Area Measuring** 150 Sq. Yards, Out Of Khewat Khata No. 2581, Mustatil No. 34, Killa No. 21/7(0-6), Situated In The Area of Village Saran, Tehsil Badkhal, Dist. Faridabad, Haryana.
4	1. **Mr. Ajay Kumar,** S/o. **Mr. Ram Chander** 2. **Mrs. Babita Devi,** W/o. **Ajay Kumar** **ADD. 1 :** O, Nakur Road, Birwi, Saharanpur, Uttar Pradesh-247 001. **•Mobile :-** 9759835468; **•E-mail ID :-** ajaykumr1@gmail.com; **ADD. 2 :** Nakud Road, Birwi, Birwi, Saharanpur, Uttar Pradesh-247 232; **ADD. 3 :** Vill. Beedvi, Saharanpur, Uttar Pradesh-247 001. **•Mob. No. :-** 8954025396 **•E-mail ID :-** ajaykumr18@gmail.com. **•LAN : ABSAHSTS000000539426**	23.04.2024 & 04.04.2024 **Total O/s. Dues Amt.** **₹ 23,97,813.64** as on **15.04.2024**	All That Property Comprising of Residential House, Built on Plot Area 229.11 Sq. Yards Or 191.56 Sq. Meters **❖Measuring - +In East :** 73 Feet 8 Inches; **+In West :** 73 Feet 8 Inches; **+ In North :** 28 Feet; **+In South :** 28 Feet Situated In Khasra No. 358, Village Bidvi, Pargana Sarsawa, Tehsil Nakur, District Saharanpur, Uttar Pradesh. **❖Bounded as - +In East :** House Of Mr. Bijender; **+In West :** Passage 20 Feet Wide; **+In North :** Passage 18 Feet Wide; **+In South :** House of Mr. Surender
5	1. **JS Collection** Through Its Proprietor **Jitender Singh** 2. **Mr. Jitender Singh,** S/o. **Mr. Jagdish Singh** 3. **Mrs. Nisha Singh,** W/o. **Jitender Singh** **ADD. 1 :** Shop-11, New Lajpat Rai Market, Delhi,Chandi Chowk, Delhi-110 006 **ADD. 2 :** H. No. A-58, Street No. 3, Shiv Vihar Phase-1, Karawal Nagar, Delhi-110 094; **•Mob. No. :-** 9891513198; **•E-mail ID :-** jitenderpratapsingh0023@gmail.com **•LAN : ABFLNDDSB0000120643**	23.04.2024 & 04.04.2024 **Total O/s. Dues Amt.** **₹ 57,68,716.26** as on **20.04.2024**	All That The One Shop Bearing No. 11-B2, On Ground Floor With Roof Rights Built On Land Measuring 107.5, Sq. Ft. i. e. 10. Sq. Mtrs., Situated At Pleasure Garden, (Known As New Lajpat Rai Market), Chandni Chowk, Near Jain Mandir, Delhi-110 006, Which is **❖Bounded As Under:- +East :** Road; **+West :** Shop No. 32; **+North :** Passage; **+South :** Shop No. 10.
6	1. **Mr. Kartik Tyagi,** S/o. **Mr. Girish Tyagi** 2. **Mrs. Neeraj Tyagi** **ADD. 1 :** D-63, Patel Nagar-2, Ghaziabad, Uttar Pradesh-201 001. **•Mob. No. :-** 9650744855; **•E-mail ID :-** kartik.tyagi1171@gmail.com. **•LAN : ABNDSTS000000546503**	26.04.2024 & 04.04.2024 **Total O/s. Dues Amt.** **₹ 41,19,366/-** as on **25.04.2024**	Flat No. F-1, On First Floor, **Measuring** 102.23 Sq. Mtrs ("Said Floor") Built On Property Bearing No. 63, Block-D, G. M. P. Patel Nagar Colony, Sector-7, Ghaziabad, **Hereinafter Referred To As " Said Property.**

With further interest, additional Interest at the rate as more particularly stated in respective Demand Notices dated mentioned above, incidental expenses, costs, charges etc incurred till the date of payment and / or realization. If the said Borrower's shall fail to make payment to **ABFL** as aforesaid, then **ABFL** shall proceed against the above Secured Asset(s) / Immovable Property (ies) under Section 13(4) of the said Act and the applicable Rules entirely at the risk of the said Borrower's / Legal Heir(s) / Legal Representative(s) as to the costs and consequences.

The said Borrower's / Legal Heir(s) / Legal Representative(s) are prohibited under the said Act to transfer the aforesaid Secured Asset(s) / Immovable Property(ies), whether by way of sale, lease or otherwise without the prior written consent of **ABFL.** That please note that this is a final notice under Sec. 13(2) of the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002). Needless to say, that **ABFL** shall be within its right to exercise any or all of the rights referred to above against the borrower(s) entirely at their risk, responsibility & costs.

Place : Kaithal, Faridabad, Haryana / Saharanpur, Uttar Pradesh / Delhi NCR
Date : 09.05.2024

Sd/-
Authorised Officer
ADITYA BIRLA FINANCE LIMITED

AU SMALL FINANCE BANK LIMITED

AU SMALL FINANCE BANK — A SCHEDULED COMMERCIAL BANK

(A SCHEDULED COMMERCIAL BANK)

Regd. Office: 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur - 302001 (CIN:L36911RJ1996PLC011381)

APPENDIX IV [SEE RULE 8(I)] POSSESSION NOTICE

Whereas, The undersigned being the Authorized Officer of the AU Small Finance Bank Limited (A Scheduled Commercial Bank) under the "Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest [Act, 2002 (54 of 2002)] and in exercise of powers conferred under section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notice on the date as mentioned below calling upon the borrowers to repay the amount mentioned in the said notice within 60 days from the date of receipt of the said notice as per the details given in below table:

Name of Borrower/Co-Borrower/ Mortgagor/Guarantor / Loan A/c No.	13(2) Notice Date & Amount	Description of Mortgaged Property	Date of Possession Taken
(A/c No.) L9001060133765222 **Rajendra Bedu (Borrower),** Kuldeep Kasana (Co-Borrower)	**13-Oct-23 Rs. 743196/- Rs. Seven Lac Forty-Three Thousand One Hundred Ninety-Six Only as on 10-Oct-23**	All that part and parcel of residential/commercial property Land/ Building/ Structure and fixtures Property Situated At- Out Of Khasra No 502, Documents No 5747, Village Garhi Kalanjari, Tehsil Khekra Shiv Mandir, Dist- Bagpat, Uttar Pradesh **Admeasuring 185 Sq.Yds**	**04-May-24**
(A/c No.) L9001060130671599 **Jasveer Rajwa (Borrower),** Bhagawati (Co-Borrower), Karmaveer Bhati (Co-Borrower)	**17-Nov-23 Rs. 1680061/- Rs. Sixteen Lac Eighty Thousand Sixty-One as on 15-Nov-23**	All that part and parcel of residential/commercial property Land/ Building/ Structure and fixtures Property Situated At- Khasra No 166, Village Of Badhpura Pargana, Tehsil- Dadri, Dist- Gautam Budh Nagar, Uttar Pradesh **Admeasuring 952.16 Sq.Yds**	**04-May-24**
(A/c No.) L9001060125954764 **Sachin Khari (Borrower),** Smt.Pooja Khari (Co-Borrower)	**12-Feb-24 Rs. 1069526/- Rs. Ten Lac Sixty-Nine Thousand Five Hundred Twenty-Six Only as on 12-Feb-24**	All that part and parcel of residential/commercial property Land/ Building/ Structure and fixtures Property Situated At Gata No. 1505, Mohalla Heera Colony, Te.- Sikandrabad, Dist.- Bulandshahr, Uttar Pradesh - 203205, **Admeasuring 114 SQ. YRD.,** Bounded as East - PLOT OF SONU, West- KHET RANJEET AND OTHERS, North-PLOT OF OTHER'S, South-Road	**04-May-24**
(A/c No.) L9001061124294505 **Baby Mishra (Borrower),** Satyendra Kumar (Co-Borrower)	**09-Nov-23 Rs. 156528/- Rs. One Lac Fifty-Six Thousand Five Hundred Twenty-Eight Only as on 07-Nov-23**	All that part and parcel of residential/commercial property Land/ Building/ Structure and fixtures Property Situtaed At- Khasra No 643, Third Floor, Khewat Khatuni No 22 29, Indra Park Palam Colony, Bearing No Rz 19 E In Gali No 9, Nasirpur, New Delhi. Delhi **Admeasuring 57 Sq.Yds**	**04-May-24**

The borrower having failed to repay the amount, therefore notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein above mentioned table in exercise of powers conferred on him/her under section 13(4) of the said (Act-2002) read with Rule 8 of the said rule on the date mentioned in the above table. "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." The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the AU Small Finance Bank Limited (A Scheduled Commercial Bank) for the amount and interest thereon mentioned in the above table.

-sd-
Place: DELHI **Date: 08-May-2024** **Authorised Officer AU Small Finance Bank Limited**

PUBLIC NOTICE

(Under section 102 of the IBC code 2016 & Regulation 7 of the (Insolvency Resolution Process for Personal guarantors to Corporate Debtor) Regulations, 2019

FOR THE ATTENTION OF THE CREDITORS OF SUNIL SHARMA PERSONAL GUARANTOR IN BENLON INDIA LIMITED

RELEVANT PARTICULARS

1.	Name of Personal Guarantor	SUNIL SHARMA
2.	Name of Corporate Debtor for which Guarantee was given by personal Guarantor.	BENLON INDIA LTD
3.	Details of order admitting the application	Hon'ble NCLT- New Delhi Bench admitted the Insolvency Resolution Process against Mr. Sunil Sharma, the Personal Guarantor of Benlon India Limited vide order dated 26th April 2024 in CP (IB)-872/ND/2020 IA-5805/2021.
4.	Address of the personal guarantor	D-23 Bhagwan Das Nagar East Punjabi Bagh New Delhi 110026
5.	Insolvency Commencement date in respect of personal Guarantor	26.04.2024 (Admitted on 26.04.2024 & detailed order uploaded on NCLT website on 07.05.2025
6.	Estimated Date of Closure of Insolvency Resolution Process	23.10.2024
7.	Name and registration number of the Resolution Professional	Manish Gupta IBBI/IPA-001/IP-P01452/2018-19/12280
8.	Address and e-mail of the Resolution Professional to be used for correspondence	G-37 2nd Floor SECTOR-3, NOIDA 201301 sunilsharmapg01@gmail.com
9.	Address and e-mail of the Resolution Professional Registered with the Board	331 Ganga Shopping Complex II Sector 29 Noida 201301 maneegupta1@gmail.com
10.	Last date for submission of the claim	30.05.2024
11.	Relevant forms and details of authorized representative are available at :	(a) Web Link for downloading claim forms: www.ibbi.gov.in/downloadforms.html (b) Correspondence Email Id: sunilsharmapg01@gmail.com

Notice is hereby given that the National Company Law Tribunal has ordered the commencement of Insolvency resolution process against **MR SUNIL SHARMA**, Personal guarantor in **M/s BENLON INDIA LIMITED** on 26.04.2024. (uploaded on NCLT website on 07.05.2024)

The Creditors of Mr. **Sunil Sharma** are hereby called upon to submit their claims with proof on or before 30.05.2024 to the resolution professional at the address mentioned against entry No. 8.

The proof of claims is to be submitted by way of following specified form as per Regulation 7(1) of the (Insolvency Resolution Process for personal guarantor to corporate Debtor) Regulation 2019.

- Form B – for claims by financial creditors by Electronic Means or through courier, Speed Post or Registered Letter.

Submission of false or misleading proofs of claim shall attract penalties.

Date: 09.05.2024 Manish Gupta
Place: Noida Resolution Professional
IBBI/IPA-001/IP-P01452/2018-19/12280
AFA Certificate No. AA1/12280/02/130724/105906
AFA Valid upto 13.07.24

FORM A

PUBLIC ANNOUNCEMENT

[Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016]

FOR THE ATTENTION OF THE CREDITORS OF PASHCHATYA ENTERTAINMENT PRIVATE LIMITED

RELEVANT PARTICULARS

1.	**Name of Corporate Debtor**	**PASHCHATYA ENTERTAINMENT PRIVATE LIMITED**
2.	Date of incorporation of Corporate Debtor	26th November 2002
3.	Authority under which Corporate Debtor is incorporated / registered	Registrar of Companies, New Delhi
4.	Corporate Identity No. / Limited Liability Identification No. of Corporate Debtor	U92199DL2002PTC117798
5.	Address of the registered office and principal office (if any) of Corporate Debtor	**Registered Office:** 2533, Punjabi Basti, Old Subzi Mandi, New Delhi-110007 **Also at :** SCO 10-12, 1st Floor, Sector 17-B, Chandigarh-160017
6.	Insolvency commencement date in respect of Corporate Debtor	**07th May 2024**
7.	Estimated date of closure of insolvency resolution process	**03rd November 2024**
8.	Name and Registration number of the insolvency professional acting as Interim Resolution Professional	**CA Navneet Gupta** **Reg. No.:** IBBI/IPA-001/IP-P00361/2017-18/10619 **AFA Valid upto :** 06-12-2024
9.	Address & email of the interim resolution professional, as registered with the board	# 1598, First Floor, Sector 22-B, Chandigarh-160022 **Email:** navguptaca@gmail.com
10.	Address and e-mail to be used for correspondence with the Interim Resolution Professional	# 1598, First Floor, Sector 22-B, Chandigarh-160022 **Email:** cirp.pashchatya@gmail.com
11.	Last date for submission of claims	**21st May 2024**
12.	Classes of creditors, if any, under clause (b) of sub-section (6A) of section 21, ascertained by the Interim Resolution Professional	Not Applicable
13.	Names of insolvency professionals identified to act as authorised representative of creditors in a class (three names for each class)	Not Applicable
14.	(a) Relevant forms and (b) Details of authorized representatives are available at:	(a)Web Link: https://ibbi.gov.in/home/downloads (b) Not applicable

Notice is hereby given that the National Company Law Tribunal, Chandigarh Bench, Chandigarh has ordered the commencement of a Corporate Insolvency Resolution Process against **PASHCHATYA ENTERTAINMENT PRIVATE LIMITED** on **7th May 2024.**

The creditors of **PASHCHATYA ENTERTAINMENT PRIVATE LIMITED** are hereby called upon to submit their claims with proof on or before **21st May 2024** to the Interim Resolution Professional at the correspondence address mentioned against entry No. 10 only.

The Financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit claims with proof in person, by post or electronic means.

Submission of false or misleading proof of claims shall attract penalties.

Sd/-
CA Navneet Gupta
Date : 08.05.2024 Interim Resolution Professional for Pashchatya Entertainment Private Limited
Place: Chandigarh **IBBI Reg. No.:** IBBI/IPA-001/IP-P00361/2017-18/10619



HIGHSTREET FILATEX LTD

REGD. OFFICE: B-17, IIND FLOOR, 22 GODAM INDUSTRIAL AREA, JAIPUR-302006 (RAJASTHAN)
Tel No: 0141-2214074, 4025431 Web Site: www.highstreetfilatex.in E-mail: highstreet.filatex@gmail.com
CIN: L18101RJ1994PLC008386

EXTRACTS OF THE AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2024 (Rs. in Lacs)

S. No.	Particulars	Quarter Ended 31.03.2024 (Audited)	Quarter Ended 31-12-2023 (Un-Audited)	Quarter Ended 31-03-2023 (Audited)	Year Ended 31.03.2024 (Audited)	Year Ended 31.03.2023 (Audited)
1	Total Income from operations	121.10	24.59	0.08	145.69	0.08
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items#)	15.75	0.18	(2.57)	6.44	(11.20)
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items#	15.75	0.18	(2.57)	6.44	(11.20)
4	Net Profit /(Loss) for the period after tax (after Exceptional and/or Extraordinary items#)	15.75	0.18	(2.57)	6.44	(11.20)
5	Total Comprehensive Income for the period [Comprising Profit /(Loss) for the period (after tax) and Other Comprehensive Income(after tax)]	15.75	0.18	(2.57)	6.44	(11.20)
6	Paid up Equity Share Capital, Equity shares of Face value Rs. 10/-each)	64.70	64.70	64.70	64.70	64.70
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	(207.78)	(207.78)
8	Earnings Per Share (of Rs. 10/-each)					
	1) Basic :	2.43	0.03	(0.40)	1.00	(1.73)
	2) Diluted:	2.43	0.03	(0.40)	1.00	(1.73)

1. The above is an extract of the detailed format of Audited Financial Results for the Quarter and Year ended on March 31, 2024 filed with the Stock Exchange(s) under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
2. The full format of the Audited Financial Results is available on the websites of the Stock Exchange(s) viz **www.bseindia.com** and the same is also available on the website of the Company viz **www.highstreetfilatex.in.** The above results were reviewed by the Audit Committee and were thereafter approved by the Board of Directors of the Company at their respective meetings held on 08.05.2024.
3. The Above extracts has been prepared in accordance with the Companies (Indian Accounting Standards) Rules, 2015 (Ind AS), prescribed under section 133 of the
4. #-Exceptional and/or Extraordinary items adjusted in the Statement of Profit and Loss in accordance with Ind-AS Rules / AS Rules, whichever is applicable.

By the Order of the Board
For **High Street Filatex Limited**
Sd/- Bhagwan Singh
Whole-time Director
DIN:02305246

Dated : May 08, 2024
Place : Jaipur

IDFC First Bank Limited

IDFC FIRST Bank

(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)
CIN : L65110TN2014PLC097792
Registered Office: - KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai- 600031.
Tel : +91 44 4564 4000 | Fax: +91 44 4564 4022

Notice under Section 13 (2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002

The following borrowers and co-borrowers availed the below mentioned secured loans from **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)** The loans of the below-mentioned borrowers and co- borrowers have been secured by the mortgage of their respective properties. As they have failed to adhere to the terms and conditions of the respective loan agreements and had become irregular, their loan were classified as NPA as per the RBI guidelines. Amounts due by them to **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)** are mentioned as per respective notices issued more particularly described in the following table and further interest on the said amounts shall also be applicable and the same will be charged as per contractual rate with effect from their respective dates.

Sr No.	Loan Account No.	Type of Loan	Name of borrowers and co-borrowers	Section 13 (2) Notice Date	Outstanding amount as per Section 13 (2) Notice	Property Address
1	16861859	LOAN AGAINST PROPERTY	1. RANJEET BALDEV 2.SUNITA BALVIR	25.04.2024	8,12,252.37/-	ALL THAT PIECE AND PARCEL OF LAND MEASURING 106 SQ. YARDS, OUT OF KHWAT KHATA NO.47MIN, MUST. NO.20, KILA NO. 4(8-0), SITUATED AT WAKA MAUJA JAKOPUR, TEHSIL: SOHNA, DISTRICT: GURUGRAM, HARYANA-122003,AND **BOUNDED AS: EAST: HOUSE OF LAXMAN, WEST: HOUSE OF HARI NORTH: 12 FT. WIDE GALI, SOUTH: OTHER PROPERTY**
2	4968969 & 5185813	Home Finance LAP	1. SUJEET KUMAR 2. GEETANJALI DO RAMNIWAS 3. GEETA DEVI	06.04.2024	23,51,350.24/-	ALL THAT PART AND PARCEL OF PROPERTY HOUSE NO.862, OUT OF MUSTATIL NO.6, KILLA NO. 14, LAND AREA 90 SQ.YDS., SITUATED AT VAKA GAUNCHI, SANJYA ENCLAVE, NIT, TEHSIL: BALLABGARH, DISTRICT: FARIDABAD, HARYANA - 121005, AND **BOUNDED AS: EAST: OTHER PROPERTY, WEST: OTHER PROPERTY, NORTH: OTHER PROPERTY SOUTH: ROAD 9' WIDE**

You are hereby called upon to pay the amounts to **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)** as per the details shown in the above table with contracted rate of interest thereupon from their respective dates and other costs, charges etc. within 60 days from the date of this publication, failing which the undersigned shall be constrained to initiate proceedings, under Section 13 (4) and section 14 of the SARFAESI Act, against the mortgaged properties mentioned hereinabove to realize the amount due to **IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited).** Further you are prohibited under Section 13 (13) of the said Act from transferring the said secured assets either by way of sale/lease or otherwise.

Sd/-
Authorized Officer
IDFC FIRST Bank Limited
(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC First Bank Limited)

Date : 09.05.2024
Place : DELHI/NCR

ADITYA BIRLA CAPITAL — PROTECTING INVESTING FINANCING ADVISING

Aditya Birla Housing Finance Limited

Registered Office: Indian Rayon Compound, Veraval, Gujarat 362266
Branch Office: Aditya Birla Housing Finance Limited No N/17, 1st Floor, Vijaya Building Barakhamba Road New Delhi - 110001
1. ABHFL: Authorized Officer Mr. Amandeep Taneja Contact No- 9711246064, Mr. Mandeep Luthra Contact No- 9999009978, Sankalp Contact No- 8600164979, Chirag Lokhande: 919773758208,
2. Auction Service Provider (ASP): - M/s. Globe Tech Infosystems Private Limited - Mr. Samir Chakravorty

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of Immovable Asset(s) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Whereas the Authorized Officer of Aditya Birla Housing Finance Limited/Secured Creditor had taken possession of the following Secured assets pursuant to notice issued under Sec. 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI) for recovery of the secured debts of the secured creditor, for the dues as mentioned herein below with further charges and cost thereon from the following Borrowers and Co. Borrowers. Notice is hereby given to the public in general and in particular to the Borrowers and Co. Borrowers that e-auction of the following property for realization of the debts due to the Aditya Birla Housing Finance Limited will be held on "As is Where is" and "As is What is" Basis.

Sr No.	Name of the Borrowers & Co. Borrowers	Description of Properties/ Secured Assets	Amount as per Demand Notice	Reserve Price	EMD	Last EMD Date	Inspection Date and Time	Date of E-Auction
1.	**Rajesh Jain , Archana Jain, J. Tech Computers Private Limited.**	"All that is part and parcel of Flat No. I-2201, 22nd Floor, Cloud-9, Vaishali, Area Measurement Super Area 2300 Sq. Ft. at Plot No. RC-1/2, Sector-1, Vaishali Ghaziabad, UP	Rs. 1,25,20,778.72/- (Rupees One Crore Twenty Five Lacs Twenty Thousand Seven Hundred Seventy Eight and Seventy Two Paise Only) as On 31.08.2022	INR 95,09,063/- (Rupees Ninety Five Lacs Nine Thousand and Sixty Three Only)	INR 9,50,906/- (Rupees Nine Lacs Fifty Thousand Nine Hundred Six only).	28-05-2024	27-05-2024 between 11:00 am to 04:00 pm.	29-05-2024
2.	**Yogesh Chandra, Vidhya Thapliyal**	All That Piece And Parcel Of Second Floor Without Roof Rights Out Of Property No. 178-a, Land Area Measuring 75 Sq. Yds., Falling Under Khasra No. 25/17, Situated In The Area Of Village Razapur Khurd Delhi, State: Delhi, Colony Known As Mohan Garden In Block-p, Uttam Nagar, New Delhi-110059, With Common Staircase, Passage And Entrance Leading From Ground Floor To Top Floor, With One Small Car Parking At Parking Floor And With The Proportionate Free Hold Rights Of The Land Underneath, And Bounded As: East: Others Plot West: Others Plot North: Others Plot South: Road 20 Ft	Rs. 19,50,851.94/- (Rupees Nineteen Lacs Fifty Thousand Eight Hundred Fifty One and Ninety Four Paisa Only) as On 09.08.2023	INR 17,55,270/- (Rupees Seventeen Lacs Fifty Five Thousand Two Hundred and Seventy Only)	INR 1,75,527/- (Rupees One Lac Seventy Five Thousand Five Hundred and Twenty Seven only)	28-05-2024	27-05-2024 between 11:00 am to 04:00 pm	29-05-2024

For detailed terms and conditions of the sale, please refer to the link provided in Aditya Birla Housing Finance Limited/Secured Creditor's website i.e. **https://homefinance.adityabirlacapital.com/properties-for-auction-under-sarfaesi-act or https://BestAuctionDeal.com**

Date: 09-05-2024
Place:- DELHI

Authorized Officer,
Aditya Birla Housing Finance Limited

EAST COAST RAILWAY

Tender No.eT-M-KUR-CHG-CTS-254-2024

NAME OF WORK : MECHANIZED CLEANING OF COACHES OF TRAINS (CTS) DURING THEIR HALT AT KHURDA ROAD RAILWAY STATION FOR A PERIOD OF TWO YEARS.

Advertised Value : ₹ 5,24,56,557.54, **EMD :** ₹ 4,12,300/-, **Tender Document Cost :** ₹ 11,800/-, **Period of Completion :** 24 Months.

Bidding Start Date : 10.05.2024

Tender Closing Date and Time : At 1530 Hrs. of 24.05.2024.

Manual offers are not allowed against this tender, and any such manual offer received shall be ignored.

Complete information including e-Tender documents and corrigendum is available in website **www.ireps.gov.in**

Sr. Divl. Mechanical Engineer/ Khurda Road

PR-90/P/24-25

Form No. INC-26

{Pursuant to Rule 30 of the Companies (Incorporation) Rules, 2014}

Before the Central Government, Regional Director, Northern Region, New Delhi

In the matter of sub-section (4) of Section 13 of Companies Act, 2013 and clause (a) of sub-rule (5) of Rule 30 of the Companies (Incorporation) Rules, 2014

AND

In the matter of

SIDHARTHA GELATINES PRIVATE LIMITED

(CIN: U74899DL1986PTC023026)

having its Registered Office at

1005, Gopal Heights, D-9, Netaji Subhash Place, Pitampura, New Delhi-110034

.....Applicant Company / Petitioner

NOTICE is hereby given to the General Public that the Applicant Company proposes to make application to the Central Government under Section 13(4) of the Companies Act, 2013 seeking confirmation of alteration of the Memorandum of Association of the Company in terms of the special resolution passed at the Extra Ordinary General Meeting held on **06th May 2024** to enable the Company to change its Registered Office from **"National Capital Territory of Delhi"** to the **"State of Haryana".**

Any person whose interest is likely to be affected by the proposed change of the registered office of the company may deliver either on the **MCA-21 portal (www.mca.gov.in) by filing investor complaint form** or cause to be delivered or send by registered post his /her objections supported by an affidavit stating the nature of his / her interest and grounds of opposition to the **Regional Director, Northern Region, Ministry of Corporate Affairs, B-2 Wing, 2nd Floor, Pt. Deendayal Antyodaya Bhawan, CGO Complex, New Delhi-110003** within fourteen (14) days from the date of publication of this notice with a copy to the applicant Company at its Registered Office at the address mentioned below:-

1005, Gopal Heights, D-9, Netaji Subhash Place, Pitampura, New Delhi-110034

For & on behalf of

SIDHARTHA GELATINES PRIVATE LIMITED

Sd/-

SURINDER PAL SINGH GULATI

(DIRECTOR)

DIN: 00711272

Date : 09.05.2024

Place : New Delhi

BEFORE THE DEBTS RECOVERY TRIBUNAL, RANCHI

5th Floor, Pragati Sadan (RRDA Building), Kutchery Chowk, Ranchi - 834 001

O.A. No.384 of 2019

Between

DBS BANK INDIA LTD., erstwhile Lakshmi Vilas Bank, Jamshedpur BR.,

Jamshedpur ... Applicant Bank

-Vs-

M/s.Usha Enterprise & Anr

... Defendants

SUMMONS ISSUED UNDER RULE 23 (VIII) OF THE DEBTS RECOVERY TRIBUNAL (PROCEDURE) RULES, 1993

1. M/s.Usha Enterprise, Prop : Usha Lall,
At - H.No.303, Road No.4, Sankosai, Khariya Basti, Ulidih, Dimna Road, Mango, P.O. & P.S.- Mango, Jamshedpur, Dist. -East Singhbhum Jharkhand - 831 012.

2. Mrs.Usha Lall @ Usha Lal,
W/o.Prakash Bihari Lal, R/o Pila Makan, Road No.4, Near Holiday Home Flat, Sankosai, Mango, P.O. & P.S.- Mango, Jamshedpur, Dist.- East Singhbhum, Jharkhand - 831 012.

Whereas, the Applicant has instituted an Application u/s 19 of the Recovery of Debts Due to Banks and Financial Institutions Act 1993 against the Defendants for recovery of sum of **Rs.10,79,110/- (Rupees Ten Lakhs Seventy Nine Thousand One Hundred and Ten Only)** together with current and future interest, cost and for other reliefs. The above mentioned Defendant(s) is/are therefore directed to appear before Registrar in **on 17th day of May, 2024 at 10.30 A.M** as to why the reliefs prayed for should not be granted and to file show-cause in the matter. The notice that in case of default, the application will be heard and determined in your absence.

Given under my hand and seal of this Tribunal on this **13th day of March, 2024.**

D.K.Mahato
Registrar

HDFC BANK

We understand your world

Legal Cell
Plot # 31, Najafgarh Industrial Area, Tower-A, 1st Floor, Shivaji Marg, Moti Nagar, New Delhi - 110015

POSSESSION NOTICE (APPENDIX IV [RULE 8(1))

Whereas, the undersigned being the Authorised Officer of HDFC Bank Ltd., under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under Section 13 read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a Demand Notice Dated **07-Feb-2024** calling upon the borrower(s) **1) M/s Shree Venkateswara Export Through Its Proprietor Mr. Raman Goyal 2. Mr. Raman Goyal S/o Mr. Adesh Kumar Goyal 3. Mrs. Sangeeta Goel W/o Mr. Aadesh Goel 4. Mr. Aadesh Goel S/o Mr. Tara Chand** ,to pay the amount mentioned in the Notice **Rs. 39,93,668/- (Rupees Thirty-Nine Lakh Ninety-Three Thousand Six Hundred Sixty-Eight Only)** within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the Borrower(s)/Guarantor(s)/Mortgagors(s) and the public in general, that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Section 13(4) of the said Act on the read with Rule 8 of the said Rules, on this **07th day of May ,2024** The borrower's attention is invited to provision of sub-section (8) of section 13 of the act , in respect of time available, to redeem the secured assets. The Borrower in particular, and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of **HDFC Bank Ltd**., for an amount of Notice **Rs. 39,93,668/- (Rupees Thirty-Nine Lakh Ninety-Three Thousand Six Hundred Sixty-Eight Only)** and interest thereon together with expenses and charges etc. less amount paid , if any

DESCRIPTION OF THE IMMOVABLE PROPERTY

Entire First Floor Without Roof Rights Out Of Property Bearing No. B-17/4, Land Area Measuring 320 Sq Yards, Part Of Khsra No-68, Situated Village Sikdar Pur In The Abadi of Approved Residential Colony Known As West Jyoti Nagar, Shahdra, Delhi.

Bounded As Under: East: - Service Lane 15 Feet Wide, West: -Road 36 Feet Wide, North: -Property No. B-18/1 ,South: -Property No. B-17/3

Date : 07.05.2024 , Place : Delhi

Authorised Officer, HDFC Bank Ltd.

MANIBHAVNAM HOME FINANCE INDIA PRIVATE LIMITED

ManiBhavnam Home Finance

POSSESSION NOTICE (Appendix IV) Rule 8(3)

Whereas the Authorized officer of **ManiBhavnam Home Finance India Pvt. Ltd.**, a (hereinafter referred to as "MBHF"). MBHF, which has duly been Authorised by the Central Government, vide a notification dated 17.06.2021, to be treated as a Financial Institution, for the purposes of the "The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, having its **registered office at:- 2nd Floor, N-2, South Extension Part-1, New Delhi- 110049**, under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 OF 2002) (hereinafter referred to as "Act") and in exercise of the powers conferred under Section 13(2) of the Act read with Rule 3 of the Security Interest (Enforcement) Rule, 2002 issued a Demand Notice to the following borrowers and co-borrowers to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower/Guarantor having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of Section 13 of Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on as per under mentioned Date. The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of "MBHF" and interest other charges thereon. The attention of the Borrower is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured asset.

Name & Address of Borrower/Co-Borrower : 1. SURJEET KAUR W/O JATINDER SINGH HOUSE NOWZ-30, GALI NO. 17 NEW MAHAVIR NAGAR, KRISHNA PARK EXTN. NR. MRB PUBLIC SCHOOL, WEST DELHI, NEW DELHI-110018, **2. AMANDEEP SINGH S/O JATINDER SINGH** HOUSE NOWZ-30, GALI NO. 17 NEW MAHAVIR NAGARKRISHNA PARK EXTN. NR. MRB PUBLIC SCHOOL, WEST DELHI, NEW DELHI-110018 **ALSO AT:-** HAND & ALLIED TOO CN-1031 GALI NO. 10 TALIWAN BASTI END ANAND PARBAT, DELHI-110005. **3. HIMANSHI SINGH W/O AMANDEEP SINGH** HOUSE NO-WZ-30, GALI NO. 17 NEW MAHAVIR NAGAR, KRISHNA PARK EXTN. NR. MRB PUBLIC SCHOOL, WEST DELHI, NEW DELHI-110018. **4. JATINDER SINGH S/O KESHAR SINGH, 5. SUKHVINDER SINGH S/O JATINDER SINGH, BOTH RESIDING AT -** HOUSE NOW2-30, GALI NO. 17 NEW MAHAVIR NAGAR, KRISHNA PARK EXTN, NR. MRB PUBLIC SCHOOL, WEST DELHI, NEW DELHI-110018. **ALSO AT:-** KOHLI AUTO MANUFA CN-1031 GALI NO. 10 TALIWAN BASTI END ANAND PARBAT, ELHI 110005.

Demand Notice Dated : 12.01.2024, **Date of Possession :** 06.05.2024

Amount of Demand Notice : Rs. 29,15,605.50/- (Rupees Twenty Nine Lakh Fifteen Thousand Six Hundred Five And Paisa Fifty Only) as on 30.12.2023

Details of Property : "ALL THAT PIECE AND PARCEL OF PROPERTY EARING NO. WZ-30-A MIN, LAND AREA MEASURING 75 SQ. YDS., OUT OF KHASRA NO. 883/28/50, SITUATED IN THE AREA OF VILLAGE NANGLI JALAB, DELHI STATE DELHI, COLONY KNOWN AS KRISHNA PARK EXTN, GALI NO. 17, NEW DELHI-110018, WITH THE FREE HOLD RIGHTS OF LAND UNDER THE SAID PROPERTY, AND WHICH IS BOUNDED AS UNDER: EAST: ROAD 15 FT. WEST: PROPERTY OF OTHER'S, NORTH: PROPERTY OF OTHER'S SOUTH: PORTION OF PROPERTY".

Place: New Delhi
Date: 06.05.2024

Authorised Officer, ManiBhavnam Home Finance India Pvt. Ltd.

FEDERAL BANK

YOUR PERFECT BANKING PARTNER

LCRD New Delhi Division , U.G.F., Federal Towers, 2/2, West Patel Nagar, Patel Road, New Delhi-110008 Ph. No.011- 40733977, 78, 79 & 80 Email: ndlicrd@federalbank.co.in

CIN: L65191KL1931PLC000368 Website: www.federalbank.co.in

POSSESSION NOTICE (For Immovable Property)

Whereas the undersigned being the Authorised Officer of the Federal Bank Ltd. under the Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 (hereinafter referred to as Act) and in exercise of powers conferred under section 13(12) of the said Act read with rule 3 of the Security Interest (Enforcement) Rules, 2002(hereinafter referred to as Rules) issued a **demand notice dated 06.01.2024** calling upon the **Borrower: (1) Mrs.Rani Arora Wife and Legal Heir of Late Shri.Sukhdesh Kumar Arora** residing at 7/9, Old Rajinder Nagar, Delhi-110060 **(2) Mr.Anuj Arora Son and Legal Heir of Late Shri. Sukhdesh Kumar Arora** residing at 7/9, Old Rajinder Nagar, Delhi-110060 **(3) Mr.Vaibhav Ghai S/o Mr.Brij Mohan Ghai** residing at EG-1, Inder Puri, Delhi-110012 **(4) Mrs.Shweta Ghai W/o Mr.Vaibhav Ghai and Legal heir of Late Shri.Sukhdesh Kumar Arora** residing at EG-1, Inder Puri, Delhi-110012 **(5) Mr.Akhil Chadha S/o Mr.Ramesh Chadha** residing at Flat No.89, Pushpanjali Apartments, Plot No.10, Sector-4, Dwarka, Delhi-110078 **(6) Mrs. Geetu Chadha W/o Mr. Sahil Chadha and Legal heir of Late Shri. Sukhdesh Kumar Arora** residing at Flat No.89, Pushpanjali Apartments, Plot No.10, Sector-4, Dwarka, Delhi-110078, to repay the amount mentioned in the notice being ₹28,25,661.20 (Rupees Twenty Eight Lakh Twenty Five Thousand Six Hundred and Sixty One, paise Twenty only) in Property Power loan with number 13827600006457 with **Br. Karol Bagh/New Delhi** within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act read with rule 8 of the said Rules on this **4th Day of May 2024**.

The borrower/s' attention is invited to the provisions of section 13 (8) of the Act, in respect of time available, to redeem the secured assets (security properties).

The borrower in particular and public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Federal Bank Ltd. for an amount ₹ **29,25,126/-(Rs. Twenty Nine Lakh Twenty Five Thousand One Hundred Twenty Six Only)** plus costs, charges and interest thereon.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All that piece and parcel of the Plot bearing No.9, 1st Floor admeasuring **792 Sq.Ft (88.1 Sq.Yds.)**and all other improvements including undivided proportionate ownership rights in the land underneath along with the rights to passage, easement and benefits, thereon comprised in Block 7, of Village Old Rajinder Nagar, Asif Ali Road, New Delhi and bounded on **East :** Road, **West :** Other Property, **North :** Gali and **South :** Gali and presently bounded on **East:** Entry and Gali, **West:** Service Lane, **North:** Road, **South:** Plot No. 7/10 more fully described in Sale Deed dated 18.08.2009 registered as Document No.5860 in additional Book No.1 Vol.No.13308 on page 88 to 97 on 18.08.2009 in the Office of SR III, Asaf Ali Road, Delhi.

DATE: 04.05.2024
PLACE: NEW DELHI

Authorised Officer under SARFAESI Act. (The Federal Bank Ltd)

PIRAMAL CAPITAL & HOUSING FINANCE LTD.

Piramal Capital & Housing Finance

CIN: L65910MH1984PLC032639

Registered Office: Unit No.-601,6th Floor, Piramal Amiti Building, Piramal Agastya Corporate Park, Kamani Junction,Opp. Fire Station, LBS Marg, Kurla (west), Mumbai-400070 -**T** +91 22 3802 4000

Branch Office : Plot No-6, Block A , Sector-2, Noida, U.P-201 301

Contact Person: 1. Nikki Kumar: - 9650606340 2. Naveen Kapoor: - 9810854841 3. Rohan Sawant: - 9833143013

E-Auction Sale Notice – Fresh Sale

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Piramal Capital & Housing Finance Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** for the recovery of amount due from borrower/s, offers are invited by the undersigned for purchase of immovable property, as described hereunder, which is in the physical possession, on **'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis'**, Particulars of which are given below:

Loan Code/Branch/ Borrower(s) / Co-Borrower(s)/ Guarantor(s)	Demand Notice Date and Amount	Property Address_final	Reserve Price	Earnest Money Deposit (EMD) (10% of RP)	Outstanding Amount (07-05-2024)
Loan Code No.: 27900001170, Greater Noida (Branch), Kabir (Borrower), Dilshan (Co Borrower 1) Nabav Ali (Guarantor 1)	Dt: 27-03-2019, Rs. 2187288/-, (Rs. Twenty One lakh Eighty Seven Thousand Two Hundred Eighty Eight Only)	All The piece and Parcel of the Property having an extent :- Unit No F 8 Flat No 29 Rear Side 2nd Floor Block F Khasra No 1305 Slf Ved Vihar,Loni Ghaziabad, Ghaziabad-201010 Boundaries As :- North : Open South : OpenEast : East West :Vacant Plot	Rs. 1803000/-, (Rs. Eighteen lakh Three Thousand Only)	Rs. 180300/-, (Rs. One lakh Eighty Thousand Three Hundred Only)	Rs. 4407669/-, (Rs. Forty Four lakh Seven Thousand Six Hundred Sixty Nine Only)
Loan Code No.: 19700044011, Gurgaon - Sohna Road (Branch), Vineet Kumar (Borrower), Tarvinder Kumar (Co Borrower 1)	Dt: 19-05-2018, Rs. 2008038/-, (Rs. Twenty lakh Eight Thousand Thirty Eight Only)	All The piece and Parcel of the Property having an extent :- Flat No-sf-2 Plot No-b1/98 NA Second Floor Without Roof Right Rear Sid Second Floor Without Roof Right Rear Sid Block-b-1 Dlf Dilshad Exnt-ii Default Uttar Pradesh IN 201206 Boundaries As :- North : B-1/99 South : B-1/97East : B-1/81 West :Road 30 Feet	Rs. 1818000/-, (Rs. Eighteen lakh Eighteen Thousand Only)	Rs. 181800/-, (Rs. One lakh Eighty One Thousand Eight Hundred Only)	Rs. 4040994/-, (Rs. Forty lakh Forty Thousand Nine Hundred Ninety Four Only)

DATE OF E-AUCTION: 11-06-2024, FROM 11.00 A.M. TO 2.00 P.M (WITH UNLIMITED EXTENSION OF 5 MINUTES EACH), LAST DATE OF SUBMISSION OF BID: 10-06-2024, BEFORE 4.00 P.M.

For detailed terms and conditions of the Sale, please refer to the link provided in www.piramalfinance.com/e-Auction.html or email us on piramal.auction@piramal.com

STATUTORY 30 DAYS SALE NOTICE UNDER SARFAESI ACT TO THE BORROWER/GUARANTOR / MORTGAGOR

The above mentioned Borrower/Guarantor are hereby noticed to pay the sum as mentioned in section 13(2) notice in full with accrued interest till date before the date of auction, failing which property will be auctioned/sold and balance dues if any will be recovered with interest and cost from borrower/guarantor.

Date : 09.05.2024 | Place : Delhi

Sd/- (Authorised Officer), Piramal Capital & Housing Finance Limited

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UJJIVAN SMALL FINANCE BANK

Registered Office: Grape Garden, No. 27 3rd 'A' Cross, 18th Main, 6th Block, Koramangala, Bengaluru-560095 Regional Office:- GMTT Building Plot No. D-7, Sector-3, Noida (UP)-201301 Branch Office:- Aligarh: Ground Floor, Nagar Nigam No. 03/311, Sri Ramdhary Plaza, Banwari Nagar, Niranjanpuri, Tehsil Koil, Aligarh, UP-202001 Mathura: Ground Floor, Akashdeep Building, Bhuteshwar Road, Opposite BSA College, Mathura, UP-281004 Kankarkhera: No.25, Ground Floor, Mohalla Badrishpuram, Dantal Kankarkhera, Sardhana Road, Meerut, UP-250001

Public Auction Notice

PUBLIC NOTICE FOR SALE UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI ACT) 2002, READ WITH PROVISO RULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002. The undersigned as authorized officer of Ujjivan Small Finance Bank Ltd, has taken possession of the following property in exercise of powers conferred under section 13(4) of the SARFAESI ACT. The Borrower in particular and public at large are informed that Public auction of the mortgage property in the below mentioned account for realization of dues of the Bank will be held on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" on the date as prescribed hereunder.

Sr. No.	Loan Account Number	Name of Borrower/ Co-Borrower/ Gurantor	Date of 13-2 Notice & Demand Amount	Date of Possession	Present Outstanding balance	Date & Time of Inspection of the property	Reserve Price in INR	Earnest Money Deposit(EMD) in INR (10 % of reserve price)	Date and Time of E-Auction	Last date for submission of Bid	Account details for remitting EMD (EMD to be deposited through Demand Draft drawn in favour of Ujjivan Small Finance Bank)
1.	22692100400000001	1. Mr. Ajay Raj S/o Pawan Kumar Singh, H. No. 1/435, Ambedkar Colony, Naurangbad Chhawni, Koil, Aligarh, Uttar Pradesh – 202001 Also at: Mr. Ajay Raj S/o Pawan Kumar Singh, Prop. M/s Chirag Footwear, Railway Line, Ambedkar Colony, Naurangbad Chawni, Aligarh, Uttar Pradesh - 202001 2. Mrs. Sharda Kumari W/o Ajay Raj, H. No. 1/435, Ambedkar Colony, Naurangbad Chhawni, Koil, Aligarh, Uttar Pradesh – 202001 Also at: Mrs. Sharda Kumari W/o Ajay Raj, H. No.: 253, Dhanipur, Aligarh, Uttar Pradesh – 202001	12.07.2021 Rs. 3,43,632/-	21.11.2023	Rs. 6,28,517.23/- (as on 24.01.2024)	18.05.2024 02.00 PM by prior appointment	Rs. 8,71,000/-	Rs. 87,100/-	28.05.2024 11:00 AM to 12:00 PM	27.05.2024 till 04:00 PM	EMD to be deposited through Demand Draft drawn in favour of Ujjivan Small Finance Bank payable at Aligarh Branch or remitted through RTGS/NEFT/IMPS to A/c no. 22011013462001 IFSC UJVN0002201
		Property Description/Schedule :- All that piece and parcel of land and building, of the Property Part of Khasra No. 105, area admeasuring 64.9 Sq. Meters, situated at Village Pala, Sahibabad, Pargana & Tehsil Koil, District Aligarh – Uttar Pradesh, which is bounded as follows: East: Others Property / Part of Plot; West : Property of Ram Babu; North: Others Property; South : Road 15 Feet Wide									
2.	22692101800000051	1. Vinod Kumar Shishodia S/O Jayvir Singh Shishodia Gali No.4, Chandra Colony, Maharaja Agrasen School, Khurja, Bulandshahr, U.P. – 203131 Also At:- M/S Vinod Shishodia City Station Road, Khurja, Bulandshahr, UP - 203131 2. Suneeta Devi W/O Vinod Kumar Shishodia Gali No.4, Chandra Colony, Maharaja Agrasen School, Khurja, Bulandshahr, U.P. – 203131	18.04.2022 Rs. 2,14,9281/-	21.12.2023	Rs. 30,49,953.21 (as on 24.01.2024)	18.05.2024 02.00 PM by prior appointment	Rs. 13,73,000/-	Rs. 1,37,300/-	28.05.2024 11:00 AM to 12:00 PM	27.05.2024 till 04:00 PM	EMD to be deposited through Demand Draft drawn in favour of Ujjivan Small Finance Bank payable at Aligarh Branch or remitted through RTGS/NEFT/IMPS to A/c no. 22011013462001 IFSC UJVN0002201
		Property Description/Schedule :- All that piece and parcel of House constructed over a part of the land of Khasra No.1737 of revenue village Khurja Bahar Chungi having an area 77.62 Sq. Mtr. situated at Gali No.4, Chandra lok colony Khurja (Kasba Khurja Bahar Chungi) Pargana & Tehsil Khurja Distt Bulandshahar, U.P., which is bounded as follows: East: House of Seller first party; West: Rasta Gali 8 Feet 6 inch wide and house of Sri Arjun Prajapati; North: Plot Chandra Pal Gurjar; South: Gali 10 feet wide									
3.	23117970000000025	1. Mr. Dalvir Singh S/o Kumar Pal Singh, Village Khirari, Tehsil Mahavan, Raya, Mathura, Uttar Pradesh – 281204 Also at: Mr. Dalvir Singh S/o Kumar Pal Singh, Part of Khasra No. 1343, From Barsana Chauraha till Railway Phatak, Tehsil Chhata, Mathura, Uttar Pradesh – 281001 2. Mrs. Jay Devi W/o Dalvir Singh, Village Khirari, Tehsil Mahavan, Raya, Mathura, Uttar Pradesh – 281204 Also at: Mrs. Jay Devi W/o Dalvir Singh, Part of Khasra No. 1343, From Barsana Chauraha till Railway Phatak, Tehsil Chhata, Mathura, Uttar Pradesh – 281001	31.07.2021 Rs. 3,62,262/-	22.11.2023	Rs. 6,53,271.67/- (as on 24.01.2024)	18.05.2024 02.00 PM by prior appointment	Rs. 5,88,000/-	Rs. 58,800/-	28.05.2024 11:00 AM to 12:00 PM	27.05.2024 till 04:00 PM	EMD to be deposited through Demand Draft drawn in favour of Ujjivan Small Finance Bank payable at Mathura Branch or remitted through RTGS/NEFT/IMPS to A/c no. 22011013462001 IFSC UJVN0002201
		Property Description/Schedule :- All that piece and parcel of land and building of a Residential Plot area admeasuring 480 Sq. Feet or 45.59 Sq. Meters, situated at Khasra No. 1343, Mauza Barsana to Railway Fatak Except Main Marg, Tehsil Chhata and District Mathura – Uttar Pradesh, which is bounded as follows East: Property of Premvati; West : Property of Premvati; North : Road 12 Ft. Wide; South : Vacant Plot / Other's Property									
4.	23112188600000018, 23112100800000025	1. Mr. Akhilesh S/o Rajoo, Nagla Khera Malhoo, Dehat Sonkh, Dist:- Mathura, (UP)-281123 2. Mrs. Bidya Devi W/o Rajoo, Nagla Khera Malhoo, Dehat Sonkh, Dist:- Mathura, (UP)-281123 3. Mr. Rajoo S/o Babulal, Nagla Khera Malhoo, Dehat Sonkh, Dist:- Mathura, (UP)-281123 4. Mr. Daboo S/o Rajoo, Nagla Khera Malhoo, Dehat Sonkh, Dist:- Mathura, (UP)-281123 5. M/s Ravi Steel Through Proprietor Rajoo, Cement Road, Near Syndicate Bank Sonkh, Dist:- Mathura, (UP)-281001	17.08.2022 Rs. 9,16,787.25/-	01.12.2023	Rs. 10,43,267.21/- (as on 24.01.2024)	18.05.2024 02.00 PM by prior appointment	Rs. 6,76,000/-	Rs. 67,600/-	28.05.2024 11:00 AM to 12:00 PM	27.05.2024 till 04:00 PM	EMD to be deposited through Demand Draft drawn in favour of Ujjivan Small Finance Bank payable at Mathura Branch or remitted through RTGS/NEFT/IMPS to A/c no. 22011013462001 IFSC UJVN0002201
		Property Description/Schedule :- All that part & Parcel Plot admeasuring 49.05 Sq. Mtrs Khasra No. 2488 Situated at Mauja-Sonkh Urf Dungra Patti, Tehsil & Dist- Mathura, UP which is bounded as follows: East: Others Land; West: Road; North: Others Land; South: Others Land									
5.	23117950000000001	1. Mr. Khem Singh S/o Tejpal Shivnagar colony Taiyapur , Mathura Uttar Pradesh- 281001 2. Mr. Mukesh S/o Tejpal Shivnagar colony Taiyapur , Mathura Uttar Pradesh- 281001 3. Sukhiya W/o Tejpal Shivnagar colony Taiyapur , Mathura Uttar Pradesh- 281001	08.05.2019 Rs. 2,13,697/-	19.12.2023	Rs. 1,85,340.38/- (as on 24.01.2024)	18.05.2024 02.00 PM by prior appointment	Rs. 6,28,000/-	Rs. 62,800/-	28.05.2024 11:00 AM to 12:00 PM	27.05.2024 till 04:00 PM	EMD to be deposited through Demand Draft drawn in favour of Ujjivan Small Finance Bank payable at Mathura Branch or remitted through RTGS/NEFT/IMPS to A/c no. 22011013462001 IFSC UJVN0002201
		Property Description/Schedule :- All that piece and of land, having an extent of 83.61 sq Mtrs. Situated at Khasra No. 91, Mauja Taiyapur, Tehsil Mathura -281001 together with buildings, structures and all improvements thereon. Bounded as East: Land of Sodan Singh; West: Road 10 Feet; North: Land of Seller; South: Plot of Triveni Devi									
6.	22607610000000001	1. Mohd. Shahnawaz H. No. 127, Mohalla Chakla alias Azad Nagar Kasba, Pargana & Teh - Sardhana Meerut – 250342 Uttar Pradesh 2. Mrs. Anjum W/o Mohd. Shahnawaz H.No. 127, Mohalla Chakla alias Azad Nagar Kasba, Pargana & Teh - Sardhana Meerut – 250342 Uttar Pradesh	12.09.2018 and 31.12.2018 Rs. 5,29,385/-	02.06.2023	Rs. 12,40,339.26/- (as on 28.12.2023)	18.05.2024 02.00 PM by prior appointment	Rs. 5,59,000/-	Rs. 55,900/-	28.05.2024 11:00 AM to 12:00 PM	27.05.2024 till 04:00 PM	EMD to be deposited through Demand Draft drawn in favour of Ujjivan Small Finance Bank payable at Kankarkhera Branch or remitted through RTGS/NEFT/IMPS to A/c no. 22011013462001 IFSC UJVN0002201
		Property Description/Schedule :- All that piece and parcel property situated at Old No 45, New No. 127, Mohalla Chakla alias Azad Nagar, Kasba, Paragana & Teh – Sardhana, Meerut, Uttar Pradesh measuring 46.04 Sq. Yards., together with House building and all improvements thereon, bounded as East: Property of Tabbasum; West: Road 14 Feet Wide; North: Property of Javed; South: Property of Rehan Note: Encumbrance known to bank: Sale deed no. 3664 dated 04.03.2020 has been executed by Anjum in favour of Sumedha without bank's permission and Civil Suit no. 815/2023 titled "Sumedha v. Anjum & Ors" is pending before civil court, Meerut.									

Terms & Conditions :-

The e-Auction is being held on "AS IS WHERE IS", "AS IS WHAT IS" and "whatever there is" basis.

1. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on any property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
2. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
3. The Interested Bidders shall submit their Bid before the Authorised officer undersigned before the auction date as mentioned above.
4. The E-Auction will be conducted through Ujjivan Small Finance Bank approved E-auction service provider - M/s C1 India PVT LTD. Contact person – Prabakaran M. (Mob No. 7418281709). The intending bidders are advised to visit https://www.bankeauctions.com or https://www.ujjivansfb.in/e-auctions for the details of the properties in the website and for taking part in the bid they should register their names at portal https://www.bankeauctions.com and get their user-id and password free of cost. Prospective bidders may avail online training on E-Auction from the service provider M/s. C1 India PVT LTD, Helpline Number's- 7291918824,25,26 support email id:- support@bankeauctions.com , Auction portal - https://www.bankeauctions.com.
5. Property shall be sold to the highest bidder / offered, subject to acceptance of the bid by the secured creditor, i.e., Ujjivan Small Finance Bank Ltd. However, the undersigned has the absolute discretion to allow inter -se bidding if deemed necessary. The Authorised officer has the discretion to accept or reject any offer / Tender without assigning any reason.
6. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, within 24 hours of the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period in any case not exceeding 3 months as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the offer shall be liable to be forfeited and property shall be put to re-auction and the defaulting Purchaser shall have no claim/ right in respect of property/ amount.
7. The publication is subject to the force majeure clause.
8. Bidding in the last moment should be avoided in the bidders own interest as neither the Ujjivan Small Finance Bank nor Service provider will be responsible for any lapse/failure(Internet failure/power failure etc.). in order to ward-off such contingent situations bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.
9. This is also a notice to the above named borrowers/Guarantor's/Mortgagors about public auction scheduled for sale of mortgaged properties.

Date: 09.05.2024
Place: Noida

Authorized Officer,
Ujjivan Small Finance Bank

FORM INC-26

[Pursuant to rule 30 the Companies (Incorporation) Rules, 2014]

BEFORE THE REGIONAL DIRECTOR, NORTHERN REGION, DELHI

In the matter of the Companies Act, 2013, Section 13(4) of Companies Act, 2013 and Rule 30 (5) (a) of the Companies (Incorporation) Rules, 2014

AND

In the matter of M/S SAMBATUR CONSULTANCY PRIVATE LIMITED, CIN: U74140HR2015PTC054438, having its registered office at Unit No.1111, 11th Floor, Tower B4, SPAZE I, Tech Park, Sector-49, Sohna Road, Gurgaon, Haryana - 122002.

.....Petitioner

Notice is hereby given to the General Public that the company proposes to make application to the Central Government (Regional Director, Northern Region, New Delhi) under section 13 of the Companies Act, 2013 seeking confirmation of alteration of the Memorandum of Association of the Company in terms of the special resolution passed at the Extra-Ordinary General Meeting held on Monday, 29th April, 2024 to enable the company to change its Registered office from the State of "Haryana" to the "National Capital territory of Delhi", within the jurisdiction of Registrar of Companies, NCT of Delhi and Haryana".

Any person whose interest is likely to be affected by the proposed change of the registered office of the company may deliver **either on the MCA21 portal (www.mca.gov.in) by filing investor complaint form** or cause to be delivered or send by registered post of his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition to the Regional Director, Northern Region, B-2 Wing, 2nd Floor, Pt. Deendayal Antyodaya Bhawan, 2nd Floor, CGO Complex, New Delhi- 110003, (Phone - 011-24366038, Fax- 011-24368261), within Fourteen days from the date of publication of this notice with a copy to the applicant company at its registered office at the address mentioned below;

M/S SAMBATUR CONSULTANCY PRIVATE LIMITED
CIN: U74140HR2015PTC054438
Registered Office : Unit No.1111, 11th Floor, Tower B4, SPAZE I Tech Park, Sector-49, Sohna Road, Gurgaon, Haryana - 122002

For and on behalf of:
Sambatur Consultancy Private Limited (Applicant)
Padma Sambaturi Yanumula Reddy
Date: 07/05/2024 Director
Place: Gurugram DIN: 02744798

SYMBOLIC POSSESSION NOTICE

ICICI Bank | **Branch Office:** ICICI Bank Ltd, 3rd Floor, Plot No- 23, New Rohtak Road, Karol Bagh, Delhi- 110005

Whereas

The undersigned being the Authorized Officer of ICICI Bank Limited under the Securitisation, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) rules 2002, issued demand notices upon the borrowers mentioned below, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

As the borrower failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken Symbolic possession of the property described herein below in exercise of powers conferred on him/ her under Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned dates. The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of ICICI Bank Limited.

Sr. No.	Name of the Borrower/ Loan Account Number	Description of Property/ Date of Symbolic Possession	Date of Demand Notice/ Amount in Demand Notice (Rs.)	Name of Branch
1.	Swarn Khandelwal/ Sangeeta Khandelwal/ Rajat Khandelwal/ Dhruv./ LBBAR00005774264/ LBBAR00005777849	Plot No. 35, Part Of Khasra No. 99, Wake Sherpur, Rajeev Enclave, 100 Futa Road, Uttar Pradesh, Bareilly-243001/ May 03, 2024	November 17, 2023 Rs. 45,73,253/-	Bareilly

The above-mentioned borrowers(s)/ guarantors(s) are hereby given a 30 day notice to repay the amount, else the mortgaged properties will be sold on the expiry of 30 days from the date of publication of this Notice, as per the provisions under the Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.

Date: May 09, 2024 **Authorized Officer**
Place: Bareilly **ICICI Bank Limited**

SBFC Finance Limited

Registered Office:- Unit No. 103, First Floor, C&B Square, Sangam Complex, Village Chakala, Andheri- Kurla Road, Andheri (East), Mumbai-400059.

POSSESSION NOTICE

(As per Rule 8(2) of Security Interest (Enforcement) Rules, 2002)

Whereas the undersigned being the Authorized Officer of **SBFC Finance Limited** under the Securitization, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13 (12) read with Rule 8 of the Security Interest (Enforcement) rules 2002, issued Demand Notices upon the Borrowers/Co-borrowers mentioned below, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

The borrower/Co-borrowers having failed to repay the amount, notice is hereby given to the Borrower/Co-borrowers and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/ her under Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned dates.

The Borrower/Co-borrowers in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of **SBFC Finance Limited.**

Sl. No.	Name and Address of Borrowers & Date of Demand Notice	Description of Property(ies) & Date of Possession	Amount demanded in Possession Notice (Rs.)
1.	**1. PRABHAT NAYAK 2. SANDHYA RANI NAYAK Both having address at,** House No. A-400/3, Plot No. Old No.7, FF, Shastri Nagar, Delhi-110052 **Demand Notice Date:** 22nd February, 2024 **Loan No.** 510985 (PR00298910)	All that piece and parcel of Entire First Floor without roof rights of Freehold built up property bearing Municipal No. A-400/3, area admeasuring 50 Sq. Yards i.e. 41.8 sq. mtrs. built on old Plot No. 7, Situated at Shastri Nagar, Delhi- 110052, and **Bounded as under:- East :** Gali, **West :** Part of Property No. A-400/3, **South** :Part of Property No. A-400/3, **North :** Part of Property No. A-400/2. With the Freehold Rights of land under the said property. **Date of Possession:** 8th May, 2024	**Rs. 26,98,408/-** (Rupees Twenty Six Lakh(s) Ninety Eight Thousand Four Hundred Eight Only) as on 21st February 2024
2.	**1. UTTAM CHAND 2. SUNIL KUMAR 3. SHEELA YADAV All are having address at,** House/Plot, No. 17, Khasra No. 14, Village Naharpur, Delhi- 110085 **Demand Notice Date:** 22nd February, 2024 **Loan No.** 502718 (PR00265425)	All the piece and parcel area measuring 100 sq. yards, (the said portion) part of property/ Plot bearing No. 17, area admeasuring 200 sq. yards, out of Khasra No. 14, situated in the revenue estate of Village Nahar Pur, Delhi. **Date of Possession:** 8th May, 2024	**Rs. 3143647.80/-** (Rupees Thirty One Lakh(s) Forty Three Thousand Six Hundred Forty Seven And Paise Eighty Only) as on 21st February 2024,

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.

Place: Delhi **Sd/- (Authorized Officer)**
Dated: 09.05.2024 **SBFC Finance Limited.**

SOUND FINANCE PVT. LTD.
Regd. Off.: 7/107 New Moti Nagar New Delhi 110015 India
CIN: U65910DL1990PTC191411
Email: sfpl.rbisince1990@gmail.com

PUBLIC NOTICE

In compliance with the Para 5 of Notification No. DNBR. (PD) 029/CGM (CDS)-2015 issued by Reserve Bank of India on July 09, 2015. Notice is hereby given that the shareholders of **SOUND FINANCE PVT. LTD.**, a company incorporated under the companies Act, 1956/2013 and Registered with Reserve Bank of India vide Certificate Number B-14.01942 as a Non Deposit taking Non-Banking Finance Company, with its Registered office situated at 7/107 New Moti Nagar New Delhi 110015 India is intended to appoint new directors to be appointed are Mrs. Sparsh Gaba in SOUND FINANCE PVT.LTD. The above Notice is being given pursuant to RBI Circular DNBR. (PD) CC, No.065/03.10.001/2015-16 dated July, 09, 2015 and other relevant Regulations. The company has already obtained the prior approval for change of Management from RBI, Delhi vide letter no. PV (N.D) S127/NBFC-BL/05.19.271/2024-25 DATED 06/05/2024.

Any clarification / Objection in this regard may be addressed to Department of Non-Banking Supervision, Reserve Bank of India, 6, Sansad Marg, Delhi 110001 within 30 days from the date of publication of this notice stating therein the nature of interest and grounds of objection. This public Notice is being issued jointly by the Company and the above-mentioned Acquirers.

For Sound Finance Pvt. Ltd.
Sd/-
Pankaj Gaba
Existing Director
DIN : 00943189
NEW DELHI

S. E. RAILWAY – TENDER

Tender Notice No.: MECHCKP-24-25-02, Date: 07.05.2024. For & on behalf of President of India, Divisional Railway Manager (Mechanical), Chakradharpur, South Eastern Railway invites work e-Tender under single packet system for the under mentioned work. Manual offers are not allowed against the tender and any such manual offer received shall be ignored. **Name of work :** Online repairing work of unloadable wagons at Sardega & Laikera siding under SSE (C&W)/ Jharsuguda through open tender for a period of 2 years. **Tender Value:** ₹ 3,65,04,321.60. **Bid Security:** ₹ 3,32,500. **Cost of tender form:** Nil. **Place of opening of tender:** Office of the Sr. DME/CKP. **Date and time of closing of tender:** 15.00 hrs. of 29.05.2024. Tender can be viewed at website **http://www.ireps.gov.in** The tenderer/bidder must have Class-III digital signature certificate & must be registered under IREPS portal. Only registered tenderer/bidder can participate on e-tendering. All relevant paper must be uploaded at the time of participating in e-tendering. **(PR-124)**

SBFC Finance Limited

Registered Office:- Unit No. 103, First Floor, C&B Square, Sangam Complex, Village Chakala, Andheri- Kurla Road, Andheri (East), Mumbai-400059.

POSSESSION NOTICE

(As per Rule 8(2) of Security Interest (Enforcement) Rules, 2002)

Whereas the undersigned being the Authorized Officer of **SBFC Finance Limited** under the Securitization, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13 (12) read with Rule 8 of the Security Interest (Enforcement) rules 2002, issued Demand Notices upon the Borrowers/Co-borrowers mentioned below, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

The borrower/Co-borrowers having failed to repay the amount, notice is hereby given to the Borrower/Co-borrowers and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/ her under Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned dates.

The Borrower/Co-borrowers in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of **SBFC Finance Limited.**

Name and Address of Borrowers & Date of Demand Notice	Description of Property(ies) & Date of Possession	Amount demanded in Possession Notice (Rs.)
1. JAYPRAKASH KUSHWAHA 2. HIRDAYANAND KUSHWAHA 3. KUSUM KUSHWAHA All are having their address at H.No.118, Galli No.08, Palla No. 01, Vedram Colony, Amar Nagar, Faridabad, Haryana- 121003. **Demand Notice Date:** 19th January, 2024 Loan No. 4021060000001027 (PR00598698) 569423 (PR00600335)	All the piece and parcel of Property/ Land measuring 80 sq. yards, out of Khewat No. 128, Khatoni No. 156 min, Musthtil No.2, Killa No. 25/2 (2-3), Mu. No. 3, Killa No. 20 (1-2), 21(6-6), Mu. No. 5 Killa No. 5 (7-9), situated at area Waka Mauja Palla (Now Known as per HTR House No. 118, Gali No. 8, Ved Ram Colony Palla), Tehsil and District Faridabad, Haryana. **Date of Possession:** 6th May, 2024	**Rs. 21,98,121/-** (Rupees Twenty One Lakh(s) Ninety Eight Thousand One Hundred Twenty One Only) as on 18th January, 2024

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.

Place: Faridabad **Sd/- (Authorized Officer)**
Dated: 09.05.2024 **SBFC Finance Limited.**

SMFG India Home Finance Company Ltd.

(Formerly Fullerton India Home Finance Co. Ltd.)

SMFG Grihashakti — Nayi Asha. Naya Vishwas.

- **Corporate. Off.** : 503 & 504, 5th Floor, G-Block, Insipre BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai-400 051, MH.
- **Regd. Off.** : Megh Towers, Flr. 3, Old No. 307, New No. 165, Poonamallee High Road, Maduravoyal, Chennai-600 095, Tamil Nadu.

POSSESSION NOTICE FOR IMMOVABLE PROPERTY [(Appendix IV) Rule 8(1)]

WHEREAS the undersigned being the **Authorized Officer** of **SMFG India Home Finance Company Ltd.** *(Formerly Fullerton India Home Finance Co. Ltd.)* a Housing Finance Company [duly registered with National Housing Bank (Fully Owned by RBI)] (hereinafter referred to as **"SMHFC"**) under Securitisation and Reconstruction of Financial Assests and Enforcement of Security Interest Act, 2002 (54 of 2002), and in exercise of the powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated mentioned below under Section 13(2) of the said Act calling upon you being the borrowers **(names mentioned below)** to repay the amount mentioned in the said notice and interest thereon **within 60 days** from the date of receipt of the said notice. The borrowers mentioned herein below having failed to repay the amount, notice is hereby given to the borrowers mentioned herein below and to the public in general that the undersigned has **taken Physical Possession** of the property described herein below in exercise of powers conferred on me under sub-section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers mentioned here in above in particular and the public in general are hereby cautioned not to deal with said property and any dealings with the property will be subject to the charge of **"SMHFC"** for an amount as mentioned herein under and interest thereon.

Sr. No.	Name of the Borrower(s) / Guarantor(s) LAN	Description of Secured Assets (Immovable Property)	Demand Notice Date & Amount	Date of Possession
01.	**LAN : 609139211122095 1. Nandeshwar Sukhlal Sah 2. Sarswati**	All That Piece & Parcel of The Property Plot No. 60-A, **Area Measuring** 180 Sq. Yds., Out Of Khasra No. 59/22, Situated Estate of Village : Hastal Colony Know As **Mohan Garden** Peepal Wal Mor Uttam Nagar, New Delhi. **Bounded As Under : ➢Boundaries : •East :** Other's Plot; **•West :** Other's Plot; **•North :** Gali 10 Feet; **•South :** Road 20 Feet.	**Date :** 21.10.2023 **₹ 26,37,758/- (Rs. Twenty Six Lakh Thirty Seven Thousand Seven Hundred Fifty Eight Only)** along with interest as on **15.10.2023**	**07.05.2024 (PHYSICAL POSSESSION)**

Sd/-
Place : New Delhi **Authorized Officer,**
Date : 07.05.2024 **SMFG INDIA HOME FINANCE COMPANY LIMITED** *(Formerly Fullerton India Home Finance Co. Ltd.)*

इंडियन बैंक Indian Bank इलाहाबाद ALLAHABAD

Zonal Office, 55 The Mall, Meerut Cantt

POSSESSION NOTICE (For Immovable Property)

Notice is hereby given under the Securitisation and Reconstruction of Financial Assets and Enforcement(Security) Interest Act, 2002 and in exercise of powers conferred under Section 13(2) and 13(12) read with Rules 8 & 9 of Security Interest (Enforcement) Rules, 2002, the Authorised Officer issued a Demand Notice on the dates noted against each Account as mentioned hereinafter, calling upon them to repay the amount within 60 days from the date of receipt of the said Notice. The borrowers having failed to repay the amount, notice is hereby given to the under noted borrowers and the public in general that the undersigned has taken possession of the property/ies described herein below in exercise of powers conferred on him/her under Sec 13(4) of the said Act read with Rules 8 & 9 of the said Rules on the dates mentioned against each Account.

The borrower in particular and the public in general is hereby cautioned not to deal with the property/ies and any dealing with the property/ies will be subject to the charge of **Indian Bank** for the amounts and interests thereon mentioned against each account herein below:

Borrower / Guarantor Name & Address	Description of the Property	(a) Date of Demand Notice (b) Date of Possession Notice (c) Outstanding Amount
BRANCH :SHAMLI **1. Mr. Mohit Kamboj S/o Mr. Vijay Kamboj (Borrower) Address: House No. 879 at Ward No. 02, Mohalla Gujratiyan Near kaka Ved Jatto wali Gali Pargana & Tehsil & District Shamli. 2. Mr. Vijay Kamboj S/o Late Mr. Mangeram Kamboj (Co- Borrower & Mortgagor) Address: House No. 879 at Ward No. 02, Mohalla Gujratiyan Near Kaka Ved Jatto Wali Gali, Pargana & Tehsil & District Shamli. 3. Mrs. Suman Kamboj W/o Mr. Vijay Kamboj (Guarantor) Address: House No. 879 at Ward No. 02, Mohalla Gujratiyan Near Kaka Ved Jatto Wali Gali, Pargana & Tehsil & District Shamli.**	1. All that part & parcel of Residential House situated at House No. 879 at Ward No. 02, Mohalla Gujratiyan Near Kaka Ved Jatto Wali Gali Pargana & Tehsil & District Shamli, area admeasuring 51.59 sq. mtr. in the name of Shri Vijay Kamboj S/o Late Sri Mange Ram Kamboj sale deed No- 12544 dated 24/11/2020. **Boundries are as under:** East: Rasta breadth 6", West: House of Puran Chand, North: Plot of Tara Chand, South: House of Smt. Pushpa	(a) 22.02.2024 (b) 04.05.2024 (c) **Rs. 4,55,466.00 as on 22.02.2024** + interest and other expenses + charges **w.e.f 23.02.2024**
BRANCH : MAIN SHAMLI **1. Mr. Vijendra Kumar S/o Mr. Satypal Singh (Borrower/Mortgagor) Address: Dhimanpur Near Indian Overseas Bank Shamli -247776 2. Mrs. Kaushalya W/o Mr. Vijendra Kumar (Co-Borrower) Address: Dhimanpur Near Indian Overseas Bank Shamli -247776 3. Shri Shyam Singh S/o Munshi Ram (Guarantor) Address: Nai Basti Majra Road Shamli, Distt. Shamli-247776 4. Shri Kewal Lal S/o Sri Ved Prakash (Guarantor) Address: Vedic Inter College Kurmall Shamli-247776**	All that part & parcel of a residential property/ house constructed on Plot No. 1, situated at Khasra No. 2984, Mohalla Dayanand Nagar, Lane No. 9, Opposite to Lane to HDFC Bank, Pargana & Tehsil Shamli, Dist. Shamli, in the name of Shri Vijendra Kumar S/o Shri Satyapal Singh sale deed no-9847 dated 05.09.2016, Plot No-1 area 45 Sq. Yard Bounded as under: East: 15'-0"/Plot of Dr. Narendra, West: 15'-0"/Plot of Narendra,Anendra, Sarang & Suresh (Sellers), North: 27'-0"/House of Degar Malik, South: 27'-10"/10' wide gali adjacent to plot of seller **AND** All that part & parcel of a residential property/ house constructed on Plot No. 2, situated at Khasra No. 2984, Mohalla Dayanand Nagar, Lane No. 9, Sale Deed No.- 9847 Dated 05.09.2016 Opposite to Lane to HDFC Bank, Pargana & Tehsil Shamli, Dist. Shamli, area admeasuring 90.76 meter or 108.51 Sq. yards, in the name of Sri Vijendra Kumar sale Deed No.-9847 Dated 05.09.2016, Plot No-2 area 63.51 Sq. Yard Bounded as under: East: 22'-5"/Plot of Anil Kumar, West: 22'-5"/10' wide Rasta, North: 25'-6"/ Plot of Narendra, Anendra, Sarang, Sunesh etc. (Sellers), South: 25'-6"/10' Plot of Degar Malik Building is constructed on both the plot jointly. Total area of both the plot admeasuring 90.76 meter or 108.51 Sq. yards.	(a) 26.10.2023 (b) 04.05.2024 (c) **Rs. 5,10,581.00 as on 26.10.2023** + interest and other expenses + charges **w.e.f 27.10.2023**
BRANCH : MAIN SHAMLI **1. Smt, Sunita W/o Late Shri Rajendra Singh (Borrower/ Mortgagor) Address: Mohalla- Nai Basti Near Block Road, Shamli-247776 2. Sri Devendra Kumar S/o Sri Ram Singh (Guarantor) Address: Civil Lines Dakshini House No-1248/77 Muzaffarnagar U.P-251002 3. Shri Naresh Chand S/o Shri Ram Sagar (Guarantor) Address: Majra Road Shamli, Distt. Shamli-247776 4. The Legal Heirs of Late Shri Rajendra Singh (Borrower/Mortgagor) Address: Mohalla- Nai Basti Near Block Road, Shamli-247776**	1. All that part & parcel of a residential house situated on a plot at khasra No. 278 Situated at Mohalla Nai Basti, Pargana & Tehsil Shamli Dist. Shamli, total measuring area 41.82 meter or 50 Sq. yards, in the name of Late Rajendra Singh S/o Shri Dasi Ram, Bounded as under: East: Plot of Mohan Lal, West: Land & Building of Mrs. Sinita (Borrower & Mortgagor), North: Plot of Mohan Lal, South: Rasta 15' 2. All that part & parcel of a residential house situated on a plot at khasra No. 278, Mohalla Nai Basti Pargana & Tehsil Shamli Dist. Shamli, total measuring area 41.82 meter or 50 Sq. yards, in the name of Mrs. Sunita W/o Late Shri Rajendra Singh. Bounded as under: East: Plot of Rajendra Singh, West: Rasta 15', North: Plot of Mohan Lal, South: Rasta 15' **A Building/double story house is constructed on both plot jointly.**	(a) 16.10.2023 (b) 04.05.2024 (c) **Rs.6,10,871.00 as on 16.10.2023** + interest and other expenses + charges **w.e.f 17.10.2023**
BRANCH : PILAKHUA **1. M/S MANSI SINGHAL a proprietorship firm through its properitor Smt Mansi Singhal (Borrower) Address: Mohalla Gao Partapur Road Opposite Mandir Pilakhua, Distt Hapur 1. Smt. Mansi Singhal D/o Shri Mahesh Chand (Sole Propreitor) (Borrower) Address: Mohalla Gao Partapur Road Opposite Mandir Pilakhua, Distt Hapur 2. Mrs. Chanchal Singhal W/o Shri Mahesh Chand Singhal (Guarantor & Mortgagor) Address: Mohalla Garhi, Pargana Dasna, Dhaulana, Pilakhua Distt- Hapur**	1. All that part & parcel of a Residential House situated at Nagar Palika No. 575, situated at Mohalla Garhi Pilakhua under the limit of Nagar Palika Parishad Pilakhua, Pargana Dasna, Tehsil Dhaulana Distt. Hapur, area admeasuring 86 sq. yard. in the name of Smt Chanchal Singhal W/o Shri Mahesh Chand Singhal (Guarantor & Mortgagor) Measurement & Boundries are as under: East: 13'6"/ Rasta 15 ft wide , West: 13'6" / House of Visvahnath , North : 57'4"/ House of Sangeeta Devi, South : 57'4"/House of Rugni 2. Hypothecated Stocks, Book Debts, Receivables movable assets and other current assets of the firm M/S Mansi Singhal both present and future. **Owner/Title holder/s: M/s Mansi Singhal a proprietorship firm through its properitor Smt Mansi Singhal (Borrower) Address: Mohalla Gao Partapur Road Opposite Mandir Pilakhua, Distt Hapur**	(a) 15.02.2024 (b) 04.05.2024 (c) **Rs. 16,78,173.00 as on 15.02.2024** + interest and other expenses + charges **w.e.f 16.02.2024**
BRANCH : K.N.M. Asthal, Muzaffar Nagar, 1. Smt Krishna Devi W/o Late Sohan Vir, Gandhinagar Kukra Amrit Dharamkante Wali Gali Muzaffar Nagar (Borrower & Mortgagor) 2. Shri Deepak Kumar S/o Late Sohan Vir, Gandhinagar Kukra Amrit Dharamkante Wali Gali Muzaffar Nagar (Co-Borrower) 3. Shri Mange Ram S/o Sewa Dass House No. 178 Kanjhapur, Budhana Road, Muzaffar Nagar (Guarantor)	1.A Residential Property situated at Kukra (Bahri Hadood) part of khasra no. 128, Near Ravidas Mandir Muzaffar Nagar 251001 measuring 86.87 Sq Mtr vide sale deed no 1404 dated 11.02.2015 registered at Sub Registrar II, Muzaffar Nagar: East: Rasta 15 ft, West: Plot Babu, North: Plot Nazna, South: Plot of Sohan Lal Verma **Owner/Title Holder/s: Smt Krishna Devi W/o Late Shan Vir, 211/1 Ramlilla Tilla City, Muzaffar Nagar**	(a) 23.01.2024 (b) 07.05.2024 (c) **Rs. 16,38,245.00 as on 23.01.2024** + interest and other expenses + charges **w.e.f 23.01.2024**
BRANCH : K.N.M. Asthal, Muzaffar Nagar, 1. Mohd Shakir S/o Rustam Ali, House No. 328/1 Mahmood Nagar Muzaffar Nagar (Borrower & Mortgagor) 2. Matlub S/o Gafur, House No. 399 Mahmood Nagar Muzaffar Nagar (Guarantor)	1. A Property situated at Mahmood Nagar Muzaffar Nagar 251001 measuring 82.764 Sq Mtr vide sale deed no 214 dated 07.01.2011 registered at Sub Registrar II, Muzaffar Nagar: East:Plot Imrana, West: Plot Seller, North: other person, South: Rasta 10 ft **Owner/Title Holder/s: Mohd. Shakir S/o Rustom Ali, Gali No. 3, Mahmood Nagar Muzaffar Nagar**	(a) 23.01.2024 (b) 07.05.2024 (c) **Rs. 7,55,313.00 as on 23.01.2024** + interest and other expenses + charges **w.e.f 23.01.2024**
BRANCH : K.N.M. Asthal, Muzaffar Nagar, 1. Shri Pankaj Chauhan S/o Jabar Singh, House No. 170 Khalapar South Muzaffar Nagar (Borrower & Mortgagor) 2. Shri Krishan Kumar S/o Mahender Singh, House No. 650/1 South Krishnapuri Near SSD Inter College Muzaffar Nagar (Guarantor) 3. Shri Mohit S/o Chander Mohan House No. 106/55 Gaushala, Muzaffar Nagar	1. A Residential Property situated at South Krishnapuri part of khasra No. 2821 Behind Shakumbari Mandir, Muzaffar Nagar 251001 measuring 27.59 Sq Mtr vide sale deed no 704 dated 15.01.2015 registered at Sub Registrar II, Muzaffar Nagar: East: Rasta 15 ft, West: House of Ompal Sharma, North: House of Raj Kumar Saini, South: Plot of others **Owner/Title Holder/s: Pankaj Chauhan S/o Jabar Singh South Krishnapuri, Muzaffar Nagar**	(a) 23.01.2024 (b) 07.05.2024 (c) **Rs. 6,92,702.00 as on 23.01.2024** + interest and other expenses + charges **w.e.f 23.01.2024**
BRANCH : K.N.M. Asthal, Muzaffar Nagar, 1. Smt Babli W/o Shri Sanjeev Kumar, Subhash Nagar, Sarvat Muzaffar Nagar (Borrower & Mortgagor) 2. Shri Sanjeev Kumar S/o Ramesh Chand, Subhash Nagar, Sarvat Muzaffar Nagar (Co-Borrower) 3. Smt Sunderi W/o Shiv Kumar, Gali No.8 Nasirpur, Subhash Nagar, Sarvat, Muzaffar Nagar (Guarantor)	1. A Residential Property situated at Sarvat (Bahri Hadood) part of khasra no. 686, Mohalla Subhash Nagar Muzaffar Nagar 251001 measuring 33.022 Sq Mtr vide sale deed no 2557 dated 20.02.2013 registered at Sub Registrar I, Muzaffar Nagar: East: House of Titu, West: Property Mrs Sundri, North: House Dharambeer, South: Rasta 15.00 ft **Owner/Title Holder/s: Smt Babli W/o Sanjeev kumar, Subhas Nagar Village Sarvat Muzaffar Nagar**	(a) 01.02.2024 (b) 07.05.2024 (c) **Rs. 13,23,245.00 as on 01.02.2024** + interest and other expenses + charges **w.e.f 01.02.2024**

Date - 08.05.2024 **Place - MEERUT** **Authorised Officer**

AU SMALL FINANCE BANK LIMITED (A SCHEDULED COMMERCIAL BANK)

Registered office :- 19-A, Dhuleswar Garden, Ajmer Road, Jaipur-302001, Rajasthan(India) CIN L36911RJ1996PLC011381

APPENDIX-IV-A [See proviso to rule 8(6)] Sale notice for sale of immovable properties

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s)/ Co-Borrower (s)/Mortgagor (s) and Guarantor (s) that the below described immovable properties mortgaged to the Secured Creditor, the constructive/physical possession of which has been taken by the Authorised Officer of **AU Small Finance Bank Limited (A Scheduled Commercial Bank)**, the same shall be referred herein after as **AUSFB**. The Secured Assets will be sold on **"As is where is", "As is what is", and "Whatever there is"** basis through E-Auction for recovery of amount mentioned in the table below along with further interest, cost, charges and expenses being due to **AUSFB** viz. Secured Creditor.

It is hereby informed you that we are going to conduct public E-Auction through website **https://sarfaesi.auctiontiger.net**

Loan A/c Number / Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Date & Amount of 13(2) Demand Notice	Date of Possession	Description of Property	Reserve Price For Property	Earnest Money For Property	Date & Time of E-Auction	Date of Bid Submission	E-Auction Place of Tender Submission	Contact Person and property visit date
A/c No.: L9001060818526479, L9001060114690662 & L9001061121518914 **CASH BUILDERS & RASHEED THROUGH ITS PROPIERTOR RASHEED (Borrower),** RASHEED S/O IKARAMOODIN (Co-Borrower), SMT. DILRUBA W/O RASHEED (Co-Borrower) dilruba S/o/W/o/Do MOHD YUSUF (Co-Borrower) **Note :** Matter pending in DRT SA, Lucknow, Case No. 'SA/468/2021, Case Title - CASH BUILDERS VS AU SMALL FINANCE BANK LTD	29-Apr-21 Rs. 2716032/- RS. TWENTY SEVEN LAC SIXTEEN THOUSAND THIRTY TWO ONLY **As on 29-Apr-21 &** 23-Apr-21 Rs. 1490196/- RS. FOURTEEN LAC NINETY THOUSAND ONE HUNDRED NINETY SIX ONLY **As on 21-Apr-21 &** 10-Jul-21 Rs. 618275/- Rs. Six Lac Eighteen Thousand Two Hundred Seventy-Five only **As on 07-Jul-21**	12-Apr-22	KHASRA NO.531, PLOT NO.16-A, VILL.PAVI, SADAK PUR LONI, GHAZIABAD, UP. **Admeasuring 100 SQ. YDS.**	Rs. 1000000/- Rs. Ten Lakh Only.	Rs. 100000/- Rs. One Lakh Only.	12-Jun-24 2.00 PM to 4.00 PM with unlimited extension of 5 minutes	On or Before 10-Jun-24	Au Small Finance Bank Ltd., Branch Address : -801 To 804, 8Th Floor, Roots Tower, Dist. Center Laxmi Nagar, Delhi-110092	Amit Kumar & Bhanu Pratap Singh, 7340011760 & 9773358234, auctions@aubank.in visit date : 07-Jun-24
A/c No.: L9001060714040609 & L9001061124760672 **R SAMPATH S/O RAJA MADESWARAN (Borrower),** RAJA MADESWARAN S/O ARUMUGAM (Co-Borrower), LAXMI MADESWARAN S/O PALNI SWAMI (Co-Borrower) **Note :** Matter pending in DRT SA, Delhi, Case No. S.A_393/2023, Case Title - RAJA MADHESWARAN VS AUSFB	10-Oct-22 Rs. 4030274/- Rs. Forty Lac Thirty Thousand Two Hundred Seventy-Four Only & Rs. 713705/- Rs. Seven Lac Thirteen Thousand Seven Hundred Five Only **As on 10-Oct-22**	16-Sep-23	Property Situated At KHASRA .NO. 84/23 , PROPETY BEARING .NO. RZ-F1/382, VILLAGE-PALAM,DELHI,STATE COLONY KNOWN, AS MAHAVIR ENCLAVE NEW DELHI. **Admeasuring 90 SQ.YRD**	Rs. 3415000/- Rs. Thirty Four Lakh Fifteen Thousand Only.	Rs. 341500/- Rs. Three Lakh Forty One Thousand Five Hundred Only.	12-Jun-24 2.00 PM to 4.00 PM with unlimited extension of 5 minutes	On or Before 10-Jun-24	Au Small Finance Bank Ltd., Branch Office : - A 54, Gulab Bagh, Dwarka Mod, Opp. Pillar No. 750, Uttam Nagar, New Delhi - 110059.	Amit Kumar & Bhanu Pratap Singh, 7340011760 & 9773358234 auctions@aubank.in, visit date : 07-Jun-24
A/c No.: L9001070122638312 **Sunny Yadav (Borrower),** Smt.Rangila Devi (Co-Borrower)	23-May-23 Rs. 2199888/- Rs. Twenty-One Lac Ninety-Nine Thousand Eight Hundred Eighty-Eight Only **As on 23-May-23**	20-Jan-24	Property Situated At Prop No D-9 , 3rd Floor With roof Rights , Block-D , Kh No 336/2 , VILL - Bindapur , Subhash Park , UATTAM NAGAR , West Delhi **Admeasuring 675 Sqft**	Rs. 2000000/- Rs. Twenty Lakh Only.	Rs. 200000/- Rs. Two Lakh Only.	12-Jun-24 2.00 PM to 4.00 PM with unlimited extension of 5 minutes	On or Before 10-Jun-24	Au Small Finance Bank Ltd., Branch Office : - A 54, Gulab Bagh, Dwarka Mod, Opp. Pillar No. 750, Uttam Nagar, New Delhi - 110059.	Amit Kumar & Bhanu Pratap Singh, 7340011760 & 9773358234 auctions@aubank.in, visit date : 07-Jun-24
A/c No.: L9001060127785911 **Virender Kumar Sharma (Borrower),** Smt.Poonam Sharma (Co-Borrower)	13-Jun-23 Rs. 1176804/- Rs. Eleven Lac Seventy-Six Thousand Eight Hundred Four Only **As on 12-Jun-23**	07-Mar-24	Property Situated At Plot No.229/31-A, First Floor,Without Roof Right, Gali No-13, Village Mandawali, Fazalpur, Delhi-110092 **Admeasuring Builtup area 450 Sq Fit but Permissible Built up area 405 Sq Fit**	Rs. 1460000/- Rs. Fourteen Lakh Sixty Thousand Only.	Rs. 146000/- Rs. One Lakh Forty Six Thousand Only.	12-Jun-24 2.00 PM to 4.00 PM with unlimited extension of 5 minutes	On or Before 10-Jun-24	Au Small Finance Bank Ltd., Branch Office : - A 54, Gulab Bagh, Dwarka Mod, Opp. Pillar No. 750, Uttam Nagar, New Delhi - 110059.	Amit Kumar & Bhanu Pratap Singh, 7340011760 & 9773358234 auctions@aubank.in, visit date : 07-Jun-24
A/c No.: L9001060717543330 **Smt. Poonam Rastogi W/O Late Shri Manoj Rastogi (Co-Borrower)**	19-Jun-23 Rs. 1858333/- Rs. Eighteen Lac Fifty-Eight Thousand Three Hundred Thirty-Three Only **As on 19-Jun-23**	14-Feb-24	Property Situated At 91-B, First Floor, Kh No. 23, Back Side Portion, Gali No. 04, Krishna Nagar, Vill.- Humayunpur, New Delhi **Admeasuring 39.47 Sqyds**	Rs. 1800000/- Rs. Eighteen Lakh Only.	Rs. 180000/- Rs. One Lakh Eighty Thousand Only.	12-Jun-24 2.00 PM to 4.00 PM with unlimited extension of 5 minutes	On or Before 10-Jun-24	Au Small Finance Bank Ltd., Branch Office : - A 54, Gulab Bagh, Dwarka Mod, Opp. Pillar No. 750, Uttam Nagar,

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

POSSESSION NOTICE {for immovable properties under Rule 8(1)}

The Authorized Officer of **Indian Bank**, under the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (2) read with Rule-8 & 9 of the Security Interest (Enforcement) Rules, 2002, issued demand notice on the date mentioned against account and stated hereunder calling upon the borrower/guarantor to repay the amount mentioned in the notice being together with further interest at contractual rate on the aforesaid amount and incidental expenses, costs, charges etc. within sixty days from the date of receipt of said notice. The borrower/Guarantor having failed to repay the amount notice is hereby given to the borrower/guarantor and the public in general that the undersigned has taken the possession of the properties described herein below in exercise to powers conferred on him/her under section 13(4) of the said act read with the Rule 8 of the said Rules on the date mentioned hereunder. The borrower/Guarantor in particular and the public in general are hereby cautioned not to deal with the properties. Any dealing with the properties will be subject to the charge of **Indian Bank,** for the amounts and interest thereon. Details of the mortgaged Properties of which the possession had been taken is as follows.

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

Name and Address of Borrowers/ Mortgagor/Guarantors	Details of the Immovable Properties on which possession taken	Date of demand notice	Date of possession	Amt. Due (₹)
Branch: FH Medical college				
Borrower- M/s Sanatan Shree Krishan Dairy, Partners: Shivkant, Hariom Yadav, Ravendra Singh, Vineeta, Add.- Village Nagla Ajab, Post Salempur, Tehsil Tundla, Dist. Firozabad, Partner cum Mortgager- 1. Mr. Shivkant S/o Vinod Yadav, 2. Mr. Hariom Yadav S/o Alavar Singh, 3. Mr. Ravendra Singh S/o Alwar Singh, 4. Kumari Vineeta D/o Vinod Yadav, Add. of all- Nagla Ajab, Post Salempur, Tehsil Tundla Dist. Firozabad	1. A land property of khasra no. 586/2, 586/3 & 586/7 situated at Mauza Salempur, Tehsil Tundla, Dist. Firozabad, Area: 0.4985 Hect.i.e, 4985.00 Sq mtr., in the name of Shri Hariom S/o Shri Alwar Singh and Shri Ravindra Singh S/o Shri Alwar Singh, Bounded as: East: Land of Ramesh & Others, West: Road of Village, North: Junior High School, South: Abadi & Tundla Etah Road 2. A land property of khasra no. 586/2, 586/3 & 586/7 situated at Mauza Salempur, Tehsil Tundla, Dist. Firozabad, Area: 0.24925 Hect.i.e, 2492.50 Sq mtr., in the name of Shri Shivkant S/o Shri Vinod Singh, Bounded as (586/3): East: Rasta wide 12 ft., West: Arazi Dhanpal, North: Arazi Ramesh Chandra, South: Plot Ravindra Singh, Bounded as (586/7): East: Rasta wide 12 ft., West: Arazi Pappu, North: Arazi Purshottam, South: Plot Vindo Kumar, Bounded as (586/2): East: Plot Hariom Singh, West: Primary School Nagla Azab, North: Arazi Purshottam, South: Rasta Wide 16 ft. 3. A land property of khasra no. 586/2, 586/3 & 586/7 situated at Mauza Salempur, Tehsil Tundla, Dist. Firozabad, Area: 0.24925 Hect. i.e, 2492.50 Sq mtr., in the name of Km. Vineeta D/o Shri Vinod Kumar, Bounded as (586/3): East: Rasta wide 12 ft., West: Arazi Dhanpal, North: Plot Shivkant, South: Plot Hariom, Bounded as (586/7): East: Arazi Purshottam, West: Arazi Pappu Singh, North: Arazi Shivkant, South: Rasta wide 16 ft., Bounded as (586/2): East: Plot Ravendra Singh, West: Plot Hariom, North: Arazi Dhanpal, South: Rasta Wide 16 ft.	01.02.2024	03.05.2024	**1,50,39,042** as on 03.05.2024 + Interest & other expenses

Date: 09-05-2024 **Authorized Officer**

SBI STATE BANK OF INDIA E-AUCTION SALE NOTICE

RACPC Rohini, A-5, Pearls Best Heights -1, Netaji Subash Place, Pitampura, Delhi - 110034

NOTICE FOR E-AUCTION SALE ON 11.06.2024 FOR MOVABLE PROPERTY

Sale Notice for E-Auction of Movable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 read with provision to Rule 6(2) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described movable property hypothecated /charged to the Secured Creditor, the physical possession of which has been taken by the Authorized Officer **State Bank of India,** the Secured Creditor, will be sold on **" As is Where is", As is What is" and Whatever there is" on 11.06.2024**, for recovery of bank due to the secured creditor as under :-

Interested bidder may deposit Pre-Bid EMD with MSTC before the close of e-Auction. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in MSTC's Bank Account and up-dation of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.

Date / Time of E-Auction on 11.06.2024 for 6 Hours from 10:00 AM to 04:00 PM with unlimited extn. of 10 minute each.

S. No.	Name of the Borrower(s) / Guarantor(s)	Outstanding Dues for Recovery of which Property/ies is/are being Sold	Vehicle Description / Date of Possession	Reserve Price (Rs.) (below which property could not be sold) Earnest Money (EMD) 10% of the Reserve Price Bid Increment Amount	Name of the Authorised Officer
1.	**Mr. VIJAY KUMAR S/o Ishwar Singh,** House No.646, Harijan Mohalla, Bakhtawar Pur, Near MCD Office, Delhi - 110036 **Car Loan A/c. No. 37906665352**	**Rs.1,81,261.00 as on 27.02.2024 plus future Interest and other Charges etc. thereon**	**Make & Model:** MARUTI WAGON-R GREEN LXI (Petrol / CNG) **Registration No.:** DL5CQ0490 **Engine No.:** K10BN8120125 **Chassis No.:** MA3EWDE1S00E43065 **Car seized thorugh RA On 19/03/2024**	₹ 1,95,000/- ₹ 19,500/- ₹ 1,000/- *GST as applicable	Mr. Praveen Sehrawat (Chief Manager) RACPC Rohini, Netaji Subhash Place, Pitampura, Delhi-110034 Tel: 011-43988822

Last Date of EMD Deposit on or before 10.06.2024 upto 4:00 PM

Account/ Wallet in which EMD to be remitted : Bidder's own wallet Registered with M/s. MSTC Ltd. on its e-auction site: https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp by means of NEFT/RETS. EMD of Reserve Price to be transferred by bidders by means of challan generated on his/her/their bidder account maintained with M/s. MSTC Ltd. on its e-auction site: https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp by means of NEFT from his /her/their bank. For any assistance, please call MSTC HELPDESK Nos. 033-40602403, 033-40645316 and/or Authorized Officer.

TERMS AND CONDITIONS OF THE E-AUCTION ARE AS UNDER:

(1) E-Auction is being held on **"As is where is", "as is what is basis "** and **"whatever there is basis "** and will be conducted **"On Line"**. The auction will be conducted through the Bank's approved service provider **MSTC E-Commerce** at their **web portal: https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp**

(2) Bank shall reserve the right to cancel/postpone the auction.

(3) The **Vehicle** are available for inspection during banking hours on **10.06.2024 from 11:00 to 16:00 Hrs. Contact: Mr. Amit Kumar - 9205101634 M/s. Pechan professional Services Pvt. Ltd. (Resolution Agent).**

(4) **Successful bidder to pay GST as applicable on the successful bid amount, viz sale value.**

(5) To the best of knowledge and information of the Authorized Officer there is no encumbrance on the property/ies. However the intending bidder should make their own independent inquiries regarding the encumbrances, title of the property/ies put on auction and claims/tights/dues/affecting the property prior to submitting their bid.
The e-Auction Advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer shall not be responsible in any way for any third party claims/rights/ dues.

(6) The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of the unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any Interest. The successful bidder shall have to deposit 25% of the sale price, immediately on acceptance of bid price by the Authorized Officer and the balance of the sale price on or before 15th day of the sale. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money already deposited and property shall be put to the e-auction and the defaulting bidder shall have no claim/right in respect of property / amount.

(7) For detailed terms and conditions of the sale please refer to the link at the Bank's Service Provider's web portal **https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp & e-auction website: https://www.ibapi.in**

Date: 08.05.2024 Place: NEW DELHI **Authorized Officer, State Bank of India, RACPC Rohini, Delhi**

PRATHAMA U.P. GRAMIN BANK

(Sponsored by - Punjab National Bank)

Head Office: Ramganga Vihar, Phase-2, Moradabad, U.P.

Regional Office: 18, Sanjay Nagar, District Centre, Raj Nagar, Ghaziabad
Phone: 0120-2986071
E-mail: rmgzb@prathamaupbank.com

Undelivered Notice U/s 13(2) Of Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002

All the borrowers/guarantors mentioned herein below are notified that loan(s) availed by them from **Prathama U P Gramin Bank,** Head Office: Ram Ganga Vihar, Kanth Road, Moradabad, (formerly known as Sarva UP Gramin Bank and amalgamated with Prathama Bank wef 01.04.2019 by Gazettee Notification No. 853 Dated 22.02.2019 of Government of India), have already become NPAs.

The demand notices u/s 13(2) of the SARFAESI Act, 2002 were sent to them through Registered Post have been returned/undelivered. We have indicated our intention of taking possession of securities owned by them, the title holders with brief details mentioned against the accounts, as per section 13(4) of the Act in case of their failure to pay the amount mentioned against their account within 60 days.

Sl. No.	Name of the Branch	Name of the Borrower (Owner of the Property)	Description of the Property mortgaged	Date of Demand Notice	Amount outstanding as on the date of Demand Notice
1.	Indirapuram (Ghaziabad)	Borrower: Mr. Kiran Kumar S/o Dharamvir Singh, R/o Flat No. 245, G, Nyay Khand-3, Indirapuram, Ghaziabad. Guarantor: Nasib Singh S/o Hukum Singh, R/o 295 B, Shakti Khand-1, Indirapuram, Ghaziabad A/c: 9134NC00002367	R/o Flat No. 30B, Shakti Khand-1, Indirapuram, Ghaziabad, in the name of Sh. Kiran Kumar S/o Sh. Dharamvir Singh (Mortgagor) The title deed of said property is registered with SRO IV, Ghaziabad on 02.04.2014 in Bahi no. 1, Zild No. 27244, Page No. 241 to 296 at Sl No. 9954.	07.11.2023	Rs. 16,87,719.00 + intt + other charges.
2.	Railway Road Meerut	Borrower: Mr. Gaurav Aggarwal S/o Mr. Naresh Kumar Aggarwal & Mrs. Priyanak Agarwal W/o Mr. Gaurav Agarwal, H.No. 27 Sharda Road, Shiv Shanker Puri, Meerut, Uttar Pradesh, Pin 250002. Guarantor: Mr. Dharmendra Kumar Garg S/o Mr. Rajendra Kumar Garg, R/o H.No. 15, Shiv Shankar Puri, Meerut. A/c.: 9155NC00003705 & 91559300003326	Residential First Floor Flat No. FF-2, Plot No. 2, Khasra No. 305, Dwarikapuri Extension Colony, Meerut, Uttar Pradesh in the name of Mr. Gaurav Aggarwal S/o Mr. Naresh Kumar Agarwal (Mortgagor) The title deed of said property is registered with SR III, Meerut on 02.02.2017 in Bahi no. 1, Zild No. 11859, Page No. 351 to 382 at Sl No. 626.	05.01.2024	Rs. 18,66,640.00 + intt + other charges.
3.	Railway Road Meerut	Borrower: Mr. Shakil Chaudhary S/o Mr. Riyajuddin Chaudhary, 2nd Floor, Flat No. S-2, Plot No. GE/A-56, Gardenia Estate, Noor Nagar, Meerut, Uttar Pradesh, Pin 250002. Guarantor: Mr. Nadeem Ahmad S/o Mohd. Haneef, House No. 332, Shahpeer Gate, Meerut. Mohd. Yameen S/o Shair Mohammad, House No. 206/1, Tarapuri, Meerut. A/c.: 9155NC00003404	Residential 2nd Floor, Flat No. S-2, Plot No. GE/A-56, Gardenia Estate, Noor Nagar, Meerut, Uttar Pradesh in the name of Mr. Shakil Chaudhary S/o Mr. Riyajuddin Chaudhary (Mortgagor) The title deed of said property is registered with SR III, Meerut on 31.03.2016 in bahi no. 1, Zild No. 11212, Page No. 143 to 184 at Sl No. 3725.	17.02.2024	Rs. 18,30,767.00 + intt + other charges.

The Borrowers/Guarantors are advised to pay the amount outstanding with interest and other costs within 60 days from the date of publication referred to above further action under SARFAESI.

Date: 08.05.2024 **Authorised Officer Prathama U.P. Gramin Bank, Ghaziabad**

Form No. 3 [See Regulation -15(1)(a)] /16(3)

DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 2)

1st Floor SCO 33-34-35 Sector-17 A, Chandigarh (Additional space allotted also on 3rd and 4th Floor)

Case No. OA/298/2019

Summons under sub-section (4) of section 19 of the Act, read with sub-rule (2A) of rule 5 of the Debt Recovery Tribunal (Procedure) Rules, 1993.

Exh. No. 22261

Canara Bank
VS
Ashu Kumar

To,

Def. 2 Chanchal, House No. 5C/42 NIT Faridabad, Haryana.

Summons

Whereas, OA/298/2019 was listed before Hon'ble Presiding Officer/Registrar on **18/03/2024.**

Whereas this Hon'ble Tribunal is pleased to issue summons/notice on the said application under section 19(4) of the Act, (OA) filed against you for recovery of debts of **Rs.31,17,643.08 (Rupees Thirty One Lakh Seventeen Thousand Six Hundred Forty Six only)** (application along with copies of documents etc. annexed).

In accordance with sub-section (4) of section 19 of the Act, you, the defendants are directed as under :-

(i) To show cause within thirty days of the service of summons as to why relief prayed for should not be granted;

(ii) To disclose particulars of properties or assets other than properties and assets specified by the applicant under serial number 3A of the original application;

(iii) You are restrained From dealing with or disposing of secured assets or such other assets and properties disclosed under serial number 3A of the original application, pending hearing and disposal of the application for attachment of properties;

(iv) You shall not transfer by way of sale, lease or otherwise, except in the ordinary course of his business any of the assets over which security interest is created and/or other assets and properties specified or disclosed under serial number 3A of the original application without the prior approval of the Tribunal;

(v) You shall be liable to account for the sale proceeds realised by sale of secured assets or other assets and properties in the ordinary course of business and deposit such sale proceeds in the account maintained with the bank or financial institutions holding security interest over such assets.

You are also directed to file the written statement with a copy thereof furnished to the applicant and to appear before **Registrar** on **29/05/2024 at 10:30 A.M.** failing which the application shall be heard and decided in your absence.

Given under my hand and the seal of this tribunal on this date: 20/03/2024.

Registrar I/c
DRT-II, Chandigarh

सेन्ट्रल बैंक ऑफ इंडिया Central Bank of India

1911 से आपके लिए "केन्द्रित" "CENTRAL" TO YOU SINCE 1911

Regional Office Delhi (Central)
1398, First Floor, Chandni Chowk, Delhi-110006. Tel: 011-41028985

E-AUCTION SALE NOTICE (Under SARFAESI Act 2002)

APPENDIX- IV-A [SEE PROVISO TO RULE 8(6)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the borrower(s) and guarantor(s) that the below described immovable property mortgaged / charged to the secured creditor, the Physical / Symbolic Possession of which have been taken by the **Authorized officer of Central Bank of India,** secured creditors, will be sold on **19.06.2024 "As is where is", "As is what is" and "whatever there is"** basis for recovery of dues to the Central Bank of India from below mention Borrower(s) and Guarantor(s). The Reserve Price and earnest money deposit (EMD) is displayed against the details of respective properties. For detailed terms and conditions of the sale, please refer to the link provided in: **www.centralbankofindia.co.in or https://ibapi.in**

DESCRIPTION OF PROPERTIES TO BE AUCTIONED ON 19.06.2024 (30 DAYS NOTICE)

Rs. in Lakhs

S. No.	Name of Branch	Authorised Officer/B.M	Name of the Account	Description of Property & Owner Name	Demand Notice Date & Amount Dues (Rs. in Lakhs)	Date & Type of Possession	Reserve Price / EMD / Bid Increase
1.	BARWALA NEW DELHI	Mr. AJAY SHARMA MOB: 9711196480	M/s RAEES ENTERPRISES	2nd floor Residential without Roof & Terrace Rights built on Part of Property bearing no. S-221/176 part of khasra No. 22/21/1, Block-S, Gali No. 4, Village khyala Colony Colony known as Vishnu Garden, New Delhi-110018 . Area 45 sq mts. 484.38 sq ft. **Owner Name: Mr. Raees Khan S/o Mr. Mohd Ishaq**	17.06.2023 Rs.30.36 Lakh + Interest + Other Charges	19.03.2024 (Physical Possession)	₹ 27,00,000/- / ₹ 2,70,000/- / ₹ 20,000/-
2.	BAWANA NEW DELHI	Mr. AJAY SHARMA MOB: 9711196480	URMIL SACHDEVA	Entire Ist Floor without Roof Rights, built on Property No. WZ-1888, Plot No. 29 in G+3 Storey Building, Rani Bagh, Shakur Basti, Delhi-110034 Area 100 sq. yds. (900 sq ft.) **Owner: Mr Raman Kumar S/o Late Sh. Amrit Lal Sachdeva & Mrs. Urmil Sachdeva W/o Late Sh. Amrit Lal Sachdeva**	11.06.2023 Rs.50.19 Lakh + Interest + Other Charges	20.03.2024 (Physical Possession)	₹ 44,00,000/- / ₹ 4,40,000/- / ₹ 20,000/-
3.	MITRAO NEW DELHI	Mr. DHIRAJ KUMAR MOB: 8800013470	ASHOK KUMAR MUNNA	PLOT NO. G-99 & G-99A, 2nd FLOOR (FRONT SIDE), FLAT No. S-1, Without Roof Rights, (Building Known as Ram Kunal Building), Palam Extension, Sector-7, Dwarka, New Delhi-110045. Area - 720 Sq FT (80 sq. yds.) **Owner Name: Ashok Kumar Munna S/o Mr. Bhagwan Das**	13.04.2018 Rs.33.01 Lakh + Interest + Other Charges	01.04.2024 (Physical Possession)	₹ 32,50,000/- / ₹ 3,25,000/- / ₹ 20,000/-
4.	PATEL NAGAR NEW DELHI	Mr. DHIRAJ KUMAR MOB: 8800013470	RAM GOPAL	DDA LIG Flat No.318, Ground Floor, Pocket 9, Nasirpur, Dwarka Phase-I, New Delhi-110045 Area - 441 Sq Ft. **Owner Name: Ram Gopal S/o Mr. Balwant Singh**	29.09.2023 Rs.75.84 Lakh + Interest + Other Charges	20.03.2024 (Physical Possession)	₹ 35,00,000/- / ₹ 3,50,000/- / ₹ 20,000/-

E-AUCTION DATE: 19.06.2024 TIME: 12:00 NOON TO 4:00 P.M WITH AUTO EXTENSION OF 10 MINUTES

Last Date & Time of Submission of EMD and Documents (Online) On or Before: 18.06.2024 Upto 4:00 PM. Bidder will register on website: **https://www.mstcecommerce.com** and upload KYC documents and after verification of KYC documents by the service provider, EMD to be deposited in Global EMD Wallet through NEFT/RTGS/Transfer (after generation of challan from **https://www.mstcecommerce.com).**

The auction will be conducted through the Bank's approved service provider **"https://www.mstcecommerce.com"**

E-auction will be held "As is where is", "As is what is" and "whatever is there is" basis. (All other charges/dues to the property will be borne by the purchaser). For detailed terms and conditions please refer to the link provided in www.centralbankofindia.co.in Secured Creditor or Auction Platform {https://mstcecommerce.com} Helpline No.-033-22901004.

NOTICE FOR STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) OF SARFAESI ACT 2002

The borrowers/guarantors/ mortgagors are hereby notified to pay the sum as mentioned above along with upto date interest and ancillary expenses before the date of e-auction, failing which the property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost.

DATE: 08.05.2024 **Authorised Officer, CENTRAL BANK OF INDIA,**
PLACE: DELHI **R.O. Delhi (Central), Chandni Chowk, Delhi**

JANA SMALL FINANCE BANK

(A scheduled commercial bank)

Registered Office: The Fairway, Ground & First Floor, Survey No. 10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071. Branch Office: 16/12, 2nd Floor, W.E.A Arya Samaj Road, Karol Bagh, Delhi-110005.

E-AUCTION NOTICE

PUBLIC NOTICE FOR SALE THROUGH E-AUCTION UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI ACT) 2002, READ WITH PROVISO RULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.

The undersigned as authorised officer of **Jana Small Finance Bank Limited** has taken possession of the following property in exercise of powers conferred under section 13(4) of the SARFAESI ACT. The Borrower in particular and public at large are informed that **online auction (e-auction)** of the mortgage property in the below mentioned account for realisation of dues of the Bank will be held on **"AS IS WHERE IS BASIS"** and **"AS IS WHAT IS BASIS"** on the date as prescribed as here under.

Sr. No.	Loan Account Number	Name of Original Borrower/ Co-Borrower/ Guarantor	Date of 13-2 Notice	Date of Possession	Present Outstanding balance as on 06.05.2024	Date & Time of Inspection of the property	Reserve Price in INR	Earnest Money Deposit (EMD) in INR	Date and Time of E-Auction	Last Date, Time & Place for Submission of Bid
1	45128640002083 & 4512020000759640	1) M/s. Max Led Technology Limited Liability Partnership, Represented by its Partner's Mr. Sukhbir Chauhan, 2) Mr. Sukhbir Chauhan, S/o. Mr. Tara Singh (Borrower), Proprietor of M/s. Max Led Technology Limited Liability Partnership, 3) Mrs. Poonam Minhas, W/o. Mr. Sukhbir Chauhan (Guarantor)	23.11.2023	05.03.2024	Rs.1,95,80,039.05 (Rupees One Crore Ninety Five Lakh Eighty Thousand Thirty Nine and Five Paisa Only)	23.05.2024 09:00 AM to 05:30 PM	Rs.1,40,19,000/- (Rupees One Crore Forty Lakhs Nineteen Thousand Only)	Rs.14,01,900/- (Rupees Fourteen Lakh One Thousand Nine Hundred Only)	12.06.2024 @ 11:00 AM	11.06.2024 before 05:00 PM. Jana Small Finance Bank Limited. Branch Office Address: 16/12, 2nd Floor, W.E.A Arya Samaj Road, Karol Bagh, Delhi-110005.
	Details of Secured Assets: Entire Second Floor without Roof/ Terrace Rights of Built-up Property bearing No.75, Area Measuring 200.00. Sq.mtrs. in Pocket No.11-B. Sector No.23. Situated in the Layout Plan of Rohini Residential Scheme Rohini. New Delhi-110085, alongwith the Portionate 1/4 Free-Hold Rights of the Land Under the Said Property alongwith Undivided 1/4th Share in Stilt Parking & Common Equal Rights to Use Lift. Owned by **Mr. Sukhbir Chauhan, S/o. Tara Singh** and **Poonam Minhas, W/o. Sukhbir Chauhan. Bounded as: East:** Plot No.6, **West:** Entry, **North:** Plot No.74, **South:** Plot No.76.									

The properties are being held on **"AS IS WHERE IS BASIS" &" AS IS WHAT IS BASIS"** and the **E-Auction** will be conducted **'On Line'.** The auction will be conducted through the Bank's approved service provider **M/s. 4 Closure** at the web portal **https://bankauctions.in** & **www.foreclosureindia.com.** For more information and For details, help, procedure and online training on e-auction, prospective bidders may contact **M/s. 4 Closure; Contact Mr. Uttkarsh Adesh Contact Number: 9515160064. Email id: info@bankauctions.in/ adesh@bankauctions.in.**

For further details on terms and conditions to take part in e-auction proceedings and any for any query relating to property please contact **Jana Small Finance Bank Authorized officers Mr. Rakesh Sharma (Mob No.7230070463), Mr. Tung Kushik (Mob No.8105191533), Mr. Shashi Kumar (Mob No.8700277112) & Ranjan Naik (Mob No.9590858249),** To the best of knowledge and information of the Authorised Officer, there are no encumbrances on the properties. However the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on prior to submitting their bid. No conditional bid will be accepted. This is also a notice to the above named borrowers/ Guarantor's/ Mortgagors about e-auction scheduled for the mortgaged properties. The Borrower/ Guarantor/ Mortgagor are hereby notified to pay the sum as mentioned above along with upto date interest and ancillary expenses before the date of auction, failing which the property will be sold and balance dues if any will be recovered with interest and cost.

Date: 09.05.2024, Place: Delhi NCR **Sd/- Authorized Officer, Jana Small Finance Bank Limited**

SBI STATE BANK OF INDIA, STRESSED ASSETS MANAGEMENT BRANCH-I

12th Floor, Jawahar Vyapar Bhawan (STC Building), 1, Tolstoy Marg, Janpath, New Delhi-110001, E-mail : sbi.04109@sbi.co.in

Publication of Notice regarding possession of property u/s 13(4) of SARFAESI Act 2002

Notice is hereby given under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, a demand notice was issued on **21.02.2024** and stated hereinafter calling upon them to repay the amount within 60 days from the date of receipt of said notice.

The Borrower/Guarantor having failed to repay the amount, notice is hereby given to the Borrower/Guarantor and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on this the **07th day of May 2024.**

The Borrower/Guarantor in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the State Bank of India for an amount and interest thereon.

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.

Sr. No.	Name of Account/Borrower/ Guarantor & address	Name of the Owner of property	Description of the property mortgaged/ charged	Date of Demand Notice	Date of Possession	Amount Outstanding
1	**M/s Garg Dall and Besan Mills (Borrower), Mr. Tapish Garg S/o Mr. Ashok Kumar Garg (Guarantor), Ms. Savitri Devi W/o Late Sh. Tarachand Garg (Guarantor), Mr. Sahil Garg S/o Late Sh. Tara chand Garg (Guarantor) and Mr. Ashok Kumar S/o Late Mr. Tarachand Garg (Guarantor)**	**Ms. Savitri Devi W/o Late Sh. Tarachand Garg**	**(1) All that part and parcel of property bearing House No. 288, Area measuring 160 Sq. Yds. situated at Dera Ghazi Khan, Distt. Refugee's Co-operative Housing Building Society Limited, known as Tarun Enclave, Pitampura, New Delhi-110034,** Bounded as under :- North : Nursery School, South : Other's property, East : S/Road 15 Ft. wide, West : Road 30 Ft. wide	**21-02-2024**	**07-05-2024**	**Rs. 18,40,33,765.59** (Rupees Eighteen Crore Forty Lacs Thirty Three Thousand Seven Hundred Sixty Five and paise Fifty Nine Only) as on 01.02.2024 and interest from 02.02.2024 along with other cost,charges etc. thereon.
		Ms. Savitri Devi W/o Late Sh. Tarachand Garg	**(2) All that part and parcel of Industrial property bearing No. 37, Block C, Area measuring 601.40 Sq. Yds. situated at Lawrence Road Industrial Area, Delhi-110035.** Bounded as under :- North : Road 45 Ft. wide, South : Service Lane 20 Ft. wide, East : Plot No. 37/1, West : Road 60 Ft. wide			
2	**M/s Jyoti International (Borrower), Smt. Savitri Devi W/o Late Sh. Tarachand Garg (Guarantor) and Sh. Sahil Garg S/o Late Sh. Tarachand Garg (Guarantor)**	**Ms. Savitri Devi W/o Late Sh. Tarachand Garg**	**All that part and parcel of property bearing House No. 288, Area measuring 160 Sq. Yds. situated at Dera Ghazi Khan, Distt. Refugee's Co-operative Housing Building Society Limited, known as Tarun Enclave, Pitampura, New Delhi-110034.,** Bounded as under :-, North : Nursery School, South : Other's property, East : S/Road 15 Ft. wide, West : Road 30 Ft. wide	**21-02-2024**	**07-05-2024**	**Rs.5,79,19,090.71** (Rupees Five Crore Seventy Nine Lacs Nineteen Thousand Ninety and paise Seventy One Only) as on 01.02.2024 with costs, etc. thereon.
3	**Smt. Savitri Devi W/o Late Sh. Tara chand Garg, Sh. Sahil Garg S/o Late Sh. Tarachand Garg and Sh. Ashok Kumar S/o Late Sh. Tara Chand**	**Ms. Savitri Devi W/o Late Sh. Tarachand Garg**	**All that part and parcel of property bearing House No. 288, Area measuring 160 Sq. Yds. situated at Dera Ghazi Khan, Distt. Refugee's Co-operative Housing Building Society Limited, known as Tarun Enclave, Pitampura, New Delhi-110034,** Bounded as under :- North : Nursery School, South : Other's property, East : S/Road 15 Ft. wide, West : Road 30 Ft. wide	**21-02-2024**	**07-05-2024**	**Rs.1,43,51,162.81** (Rupees One Crore Forty Three Lacs Fifty One Thousand One Hundred Sixty Two and paise Eighty One Only) as on 01.02.2024 with costs, etc. thereon.

Date : 07-05-2024 Place : Delhi **Sd/- Authorized Officer, State Bank of India**



केनरा बैंक भारत सरकार का उपक्रम Canara Bank A Government of India Undertaking SyndicateBank

Recovery Section, Circle Office, 7th Floor, Ansal Towers, 38, Nehru Place, New Delhi - 110019, Phone No. 011-26292604; 26419921

MEGA E-AUCTION SALE NOTICE

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described movable / immovable property mortgaged/hypothecated charged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of the Canara Bank., will be sold on "As is where is", "As is what is", and "Whatever there is" basis on below mentioned dates through E-Auction under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) & 9 of the Security Interest (Enforcement) Rules, 2002

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in **M/s Canbank Computer Services Ltd., J P ROYALE, 1st Floor, # 218, 2nd Main, Sampige Road, (Near 14th Cross) Malleswaram, BANGALORE- 560003 - website - www.ccsl.co.in and https://indianbankseauction.com** Contact person **Mr Pratap Kanjilal / Mr. D.D. Pakhare - MOB: 9832952602/8898418010 Land Line 080-23469665 email: ccsleauction@gmail.com or ccsl@ccsl.co.in** or Canara Bank's website **www.canarabank.com**

EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Authorized Officer or **shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank as below mentioned dates.**

Sr. No.	Name of the Branch	Borrower / Guarantors / Mortgagor Name & Address	Details of movable / immovable property and status of possession	Total Dues	a. Reserve Price (Rs) b. EMD (Rs) c. Incremental Bid (Rs) d. Date of Notice	Account Number & IFSC Code	Date & Time of Auction (With unlimited extensions of 5 minutes duration each)	Last Date & Time of Submission of EMD	The property can be inspected, with Prior Appointment with Authorized Officer & Contact person
1	Asset Recovery Management (ARM) II Branch	**1. M/s. Al Huda Frozen Foods Exports Pvt. Ltd.,** Having Regd. Office at: D-50, Flat no. 11, Abul Fazal Enclave Part-I, Delhi-110025. **Factory & Office Address:** Plot at Khasra no. 132,089,133,in Khata no. 211, Mundakhera Road, Khurja, District - Bulandshahr-203131 (Uttar Pradesh) **2. Mohd Yunus Khan- Director – Guarantor S/o Late Sh. Ahmed Khan,** R/o House no. 318, Khaveshgyan, Khurja, District – Bulandshahr – 203131 (Uttar Pradesh) **3. Sh. Jamal Akhtar - Director – Guarantor S/o Sh. Hazi Alisher,** R/o House no. 260/2, Khaveshgyan, Khurja, District – Bulandshahr – 203131 , (Uttar Pradesh) **4. Sh. Nasir Hussain - Director – Guarantor S/o Sh. Mohammed Hussain,** R/o House no. 144, Punjabiyan, Khurja, District – Bulandshahr – 203131 (Uttar Pradesh) **5. Sh. NaushadAlam - Director – Guarantor S/o Sh. Inayat Alam,** R/o House No. 54 KA, Murari Nagar, Khurja, District – Bulandshahr – 203131 (Uttar Pradesh), **6. Mrs. Shanaz Khan - Guarantor W/o Sh. S M Khan,** R/o House no. 123, Sarai Murtaza Khan, Khurja, District - Bulandshahr-203131 (Uttar Pradesh) **7. Mrs. Atika Khan - Guarantor W/o Sh. Irshad Mohammed,** R/o House no. 123, Sarai Murtaza Khan, Khurja, District – Bulandshahr -203131 (UttarPradesh) **8. Sh. Mazhar Khalikdad Khan - Guarantor S/o Sh. Rahat Habib Khan,** R/o House no. 93/1, KhaveshGyan, Jaman Street, Khurja, District – Bulandshahr, 203131 (Uttar Pradesh) **9. Mrs. Seema Khan - Guarantor – Mortgagor, W/o Mohd. Yunus Khan,** R/o House no. 318, Khaveshgyan, Khurja, District – Bulandshahr-203131 (Uttar Pradesh) **Also at:** R/o House no. 321, Khaveshgyan, Khurja, District – Bulandshahr-203131 (Uttar Pradesh) **10. Mrs. Ferzana Parveen - Guarantor – Mortgagor, W/o Sh. Naushad Alam,** R/o House No. 54 KA, Murari Nagar, Khurja, District – Bulandshahr - 203131 (Uttar Pradesh)	1. **Industrial Factory L&B in the name of Alhuda Frozen Foods Export PVT LTD through its director Naushad Alam S/o Shri Mohammed Inayat Alam :** a) **Industrial Plot , Pargana – Khurja , Village – Boroli, Khasra no – 132 , Khata No- 250 having area 0.3790 hectare Pargana & Tehsil – Khurja , Dist – Bulanshahar,** Bounded by: East : Field no 135, West : Field no 131, North : Way, South : Field no 133 b) **Industrial Plot , Pargana – Khurja V code no- 1002, Village Boroli , Khasra No -133 , Khata no 211 field no 133 having area 0.126 Hectare Pargana & Tehsil – Khurja , Dist – Bulanshahar,** Bounded by: East : Field of Shahzad Zafar Ali, West : Field no 131, North : Field no 132, South : Field no 89 c) **Industrial Plot , Pargana – Khurja code no- 1002, Village Boroli , Khasra No -89 , Khata no 211field no 89 having area 0.607 Hectare Pargana & Tehsil – Khurja , Dist – Bulanshahar,** Bounded by: East : Field no 88 Hazi Abdul Aziz Kurashi, West : Field no 93 bagh Smt Yasmeen Khan W/o Shri Sajid Husain Khan, North : Field no 133, South : Field no 90 bagh Smt Yasmeen Khan W/o Shri Sajid Husain Khan d) **Industrial Plot, Pargana – Khurja, Village Boroli , Khasra No -133 , Khata no 250 field no 133 having area 0.2530 Hectare Pargana & Tehsil – Khurja , Dist – Bulanshahar,** Bounded by: East : Field no 134, West : Field no 135, North : Field no 132, South : Field no 89 **(Physical Possession)**	Rs.639,03,890.50 which include interest up to 30.11.2017 plus further interest at applicable rate from 01.12.2017 along with expenses, other charges, etc.	a. 8,94,00,000/-** b. 89,40,000/- c. 1,00,000/- d. 07-05-2024	A/C Name – SL OL RTGS NEFT ENS 0, A/c No 209272434 IFSC Code: CNRB0003038	29-05-2024 between 12:30 p.m. to 1:30 PM	27.05.2024 up to 05.00 p.m.	Prior Appointment with Authorised Officer between 11.00A.M to 4.00 P.M. Smt. Akansha DP (Authorized Officer), Mob. No. 8826933887 SH. SANJAY DUTTA SHUKLA. Mob. No: 9015045010
			1A **Plant & Machinery lying at Factory premises as mentioned at Sr No.-1**** **(Physical Possession)**		a. 1,83,00,000/-** b. 18,30,000/- c. 1,00,000/- d. 07-05-2024				
			2. **Residential house, Mohalla Khaveshgyan, Kasba - Khurja, Distt. Bulandshahar (UP) measuring 65.00 Sq. Mtr. In the name of Yunus Khan S/o Shri Ahmad Khan,** Bounded by: East : Street , West : Wall of Smt. Shahina Begum H. No 331, North : Gol Chabbutra Smt. Shahina Begum H. No 331., South : House of seller Smt. Shahina Begum H. No 333. **(Symbolic Possession)**		a. 14,50,000/- b. 1,45,000/- c. 50,000/- d. 07-05-2024				
			3. **Residential house Pargana –Khurja, Mohalla Khaveshgyan, Kasba - Khurja, Pargana & Tehsil – Khurja, Distt. Bulandshahar (U.P) area 49.67 Sq. Mtr. In the name of Smt. Seema Khan W/o Mohammed Yunus Khan,** Bounded by: East : Road Aam Kharanja Sarkari 12 feet wide, West : House Shaukat Ali, North : House Ramjani urf Ramuu, South : House Haji Latif **(Physical Possession)**		a. 9,00,000/- b. 90,000/- c. 50,000/- d. 07-05-2024				
			4. **Residential house Pargana Khurja , Mohalla – Murari Nagar, Kasba Khurja, H .No -400, area 59 Sq mtr Distt. Bulandshahar,(U.P) area 59.00 Sq. Mtr. In the name of Farzana Aalam W/o Naushad Aalam,** Bounded by: East : Way Kachha 12 feet wide, West House of Sabir, North : Way Kachha 8 feet wide, South : House of Yunus Khan **(Symbolic Possession)**		a. 11,00,000/- b. 1,10,000/- c. 50,000/- d. 07-05-2024				
			**** It is mandatory to purchase both Plant & Machinery at S.No 1A & Land & Building at S. NO 1 together.**						
2	Asset Recovery Management (ARM) II Branch	**1. M/s Homage Fragrance Company, through its proprietor, Sh Kishor Chand Sharma,** B-37C,First Floor, Jhilmil Industrial Area, G T Road, Shahdra,Delhi-110095 **2. Shri Kishore Chand Sharma S/o Sh Amarnath Sharma** R/o Flat No G-1, Plot No - 7, Sec-6 ,Vaishali, Ghaziabad, U.P-201010 **3. Sh. Ramesh Kumar Sharma S/o Sh Late R N Sharma**, R/o – H No G-3, Plot No 7, Sec.-6, Vaishali, Ghaziabad,U.P -201010	**Residential flat No. G-3, Upper ground floor, covered area of 600 sq. ft or 55.74 sqmtr, built on plot No 6/7, situated at residential colony Vaishali, Ghaziabad, tehsil & Distt Ghaziabad., The above said Plot bounded as under :** East : Plot no 6/8, West: Road 10.5 Mtr., North: Plot 6/11., South: Road 30 Feet wide. **(The subject property is under Symbolic possession of bank)**	Rs. 31,10,697.28 as on 23.02.2020 plus further interest thereon from 24.02.2020 and other expenses	a. 28,75,000/- b. 2,87,500/- c. 50,000/- d. 07-05-2024	A/C Name – SL OL RTGS NEFT PMT ENS0,A/c No 209272434 IFSC Code: CNRB0003038	29-05-2024 between 12:30 p.m. to 1:30 PM	27.05.2024 up to 05.00 p.m.	Prior Appointment with Authorised Officer between 11.00A.M to 4.00 P.M. Smt. Akansha DP (Authorized Officer), Mob. No. 8826933887 Sh. Vaibhav Aggarwal, Mob. No. 9811237992 Sh. Sanjay Dutta Shukla Mob. No: 9015045010
3	Asset Recovery Management (ARM) II Branch	**1. M/s Shri Balaji Jewellers,** Shop No 2, Plot No 32,Main Road, Kavita Colony,Nangloi,Delhi-110041 **2. Shri Anil Kumar Verma S/O-Shri Vishnu Kumar Verma,** Address:- H No 53, Nangloi Extension – 3, Delhi-110041 **3. Smt. Laxmi Verma W/O-Shri Vishnu Kumar Verma,** Address -: H No 53, Nangloi Extension – 3, Delhi-110041 **4. Smt Rekha Verma, w/o- Shri Anil Kumar Verma,** Address -: H No 53, Nangloi Extension – 3, Delhi-110041 **5. Shri Vishu Kumar Verma S/O-Sh. Ram Kumar Verma,** Address -: H No 53, Nangloi Extension – 3, Delhi-110041 **6. Smt. PoonamVerma W/O-Late Shri Surender Verma,** Address -: H No 53, Nangloi Extension – 3, Delhi-110041	**Property No 3319, 3335 & 3336, 3rd Floor, Ward No. XVI, Block – P, Gali No.26, Beadonpura ,Rehgarpura known as bank Street, Karol Bagh, New Delhi – 110005 in the name of Smt. Laxmi W/o Mr.Vishnu Kumar Verma,** Bounded by: On the North - Road, On the South - Gali, On the East - Other's Property, On the West - Other's Property **(The property is under Physical Possession of the bank)**	Rs. 73,52,78,291.67 as on 31.03.2024 plus further interest thereon from 01.04.2024 and other expenses	a. 48,00,000/- b. 4,80,000/- c. 50,000/- d. 07-05-2024	A/C Name – SL OL RTGS NEFT PMT ENS 0 A/c No 209272434 IFSC Code: CNRB0003038	12-06-2024 between 12:30 p.m. to 1:30 PM	10.06.2024 up to 05.00 p.m.	Prior Appointment with Authorised Officer between 11.00A.M to 4.00 P.M. Smt. Akansha DP (Authorized Officer), Mob. No. 8826933887 Sh. Sanjay Dutta Shukla Mob. No: 9015045010
4	Asset Recovery Management (ARM) II Branch	**M/S SRL TRADERS C/o PAWAN KUMAR SINGH,** VANKHANDI NATH NAGAR, CHUKTI DEORIA, RUDRAPUR ROAD KICHHA, DISTT. UDHAM SINGH NAGAR, UTTARAKHAND AND **SHRI PAWAN KUMAR SINGH (PROPRIETOR/BORROWER) S/o SHRI ROSHAN LAL,** VANKHANDI NATH NAGAR, CHUKTI DEORIA, RUDRAPUR ROAD KICHHA, DISTT. UDHAM SINGH NAGAR, UTTARAKHAND	**Open Land in the Name of Shri Pawan Kumar Singh S/o Shri Roshan Lal Situated at Village Jayanagar Tehsil Rudrapur U S Nagar Bearing Kahtauni No. 00065, Khasra No. 230 Admeasuring 74.35 Sqmtr** Boundaries: East: 30 Feet Wide Road, West: Property of Other person, North: Property of Pankaj Kumar, South: Property of Kanchan Singh	Rs. 99,68,006.76 as on 08-11-2022 plus further interest thereon from 09-11-2022 along with expenses, other charges, etc	a. 8,02,000/- b. 80,200/- c. 50,000/- d. 07-05-2024	A/C Name – SL OL RTGS NEFT PMT ENS 0 A/c No 209272434 IFSC Code: CNRB0003038	29-05-2024 between 12:30 p.m. to 1:30 PM	27.05.2024 up to 05.00 p.m.	Prior Appointment with Authorised Officer between 11.00A.M to 4.00 P.M. Smt. Akansha DP (Authorized Officer), Mob. No. 8826933887 Sh. Bhawesh Kumar (Manager) Mob. No. 7004428833
5	ASSET RECOVERY MANAGEMENT (ARM) BRANCH, KAROL BAGH	**M/S NELF Cosmetics (India) Ltd.,** Plot No. 6/8, Kirti Nagar Industrial Area, New Delhi - 110015 **Mr. Rakesh Bansal S/O Mr. Naval Kishore Gupta,** C-174, Maharana Pratap Enclave, Pitampura, New Delhi – 110034 **Also At:-** M/S NELF Cosmtics (India) Ltd., M-165, Sector – 3, Bawana Industrial Area, New Delhi – 110039 **Mr. Anshul Sharma S/O Vinay Kumar Sharma,** House No 1654 D, AKath mandi, Rewari, Haryana - 123401 **Also At:-** Regd. Address M/S NELF Cosmetics(India) Ltd., House No 151, 2nd Floor, Mangolpur Kalan, New Delhi -110085	(1) Part of House No. 1654D comprises of Shop at Ground Floor and House at Upper Floor situated in the revenue estate of Kath Mandi, Rewari, Tehsil & District Rewari measuring 54 sq. yards Regd Vide Transfer Deed No 5264 dated 08.02.2018 in the name of Mr. Anshul Sharma S/O Sh. Vinay Kumar Sharma (2) Part of House No. 1654D comprises of Shop at Ground Floor and House at Upper Floor situated in the revenue estate of Kath Mandi, Rewari, Tehsil & District Rewari measuring 54 sq. yards Regd Vide Transfer Deed No 5266 dated 08.02.2018 in the name of Mr. Anshul Sharma S/O Sh. Vinay Kumar Sharma (3) Part of House No. 1654D comprises of Shop at Ground Floor and House at Upper Floor situated in the revenue estate of Kath Mandi, Rewari, Tehsil & District Rewari measuring 127.50 sq. yards Regd Vide Transfer Deed No 5267 dated 08.02.2018 in the name of Mr. Anshul Sharma S/O Sh. Vinay Kumar Sharma (4) Part of House No. 1654D comprises of Shop at Ground Floor and House at Upper Floor situated in the revenue estate of Kath Mandi, Rewari, Tehsil & District Rewari measuring 127.50 sq. yards Regd Vide Transfer Deed No 5268 dated 08.02.2018 in the name of Mr. Anshul Sharma S/O Sh. Vinay Kumar Sharma **UNDER SYMBOLIC POSSESSION**	Rs. 4,66,70,135.27 includes interest calculated upto 30.04.2024 plus applicable interest from 01.05.2024 along with expenses, other charges etc.	a. 4,66,00,000/- b. 46,60,000/- c. 1,00,000/- d. 08-05-2024	A/C Name – SL OL RTGS NEFT PMT ENS ZERO, A/c No 209272434 IFSC Code: CNRB0002365	14-06-2024 between 11:30 A.M. to 12:30 PM	13.06.2024 up to 05.00 p.m.	Prior Appointment with Authorised Officer between 11.00A.M to 4.00 P.M. Shri Rajesh Gulaty (CM) - 9653220988, and/or Rajendra Kumar Jena (CM) - 9165277257, and/or Shri Dikshant Sarkar (Officer)- 9667732023
6	ASSET RECOVERY MANAGEMENT (ARM) BRANCH, KAROL BAGH	**Borrower/s:- M/s Sharma Enterprises, Prop:- Mr. Bhagwan Sharma,** Address:- Pole no. 31, Surakhpur Road, Jharoda Kalan, New Delhi-110072 **Surety/ies:-** **Mrs. Anita Sharma,** Address:- Pole no. 31, Surakhpur Road, Jharoda Kalan, New Delhi-110072 **1. Mrs. Anita Sharma,** Address:- Pole no. 31, Surakhpur Road, Jharoda Kalan, New Delhi-110072 **2. Mr. Bhagwan Sharma,** Address:- Pole no. 31, Surakhpur Road, Jharoda Kalan, New Delhi-110072 **2. Mr. Nishant Sharma,** Address:- Pole no. 31, Surakhpur Road, Jharoda Kalan, New Delhi-110072	**Freehold residential property Khasra No- 62/5/2 & 73/25/2 situated in the Revenue Estate of village Jharodha kalan, Delhi, Abadi Known as Jharoda Kalan Extention, New Delhi- 110072 measuring 380 sq. Yards (317.72 Sqm) owned by Mrs. Anita Sharma W/o Mr. Bhagwan Sharma, Near Baba Haridass Police Station. UNDER PHYSICAL POSSESSION**	**Rs. 1,99,45,760.02 {Rs. 1,61,16,126.04** interest calculated upto 30.04.2024 in the account M/s Sharma Enterprises and **{Rs 38,29,633.98** interest calculated upto 30.04.2024 in the account of Mrs. Anita Sharma plus applicable interest from 01.05.2024 plus expenses, other charges etc.	a. 66,80,000/- b. 6,68,000/- c. 10,000/- d. 08-05-2024	A/C Name – SL OL RTGS NEFT PMT ENS ZERO, A/c No 209272434 IFSC Code: CNRB0002365	27-05-2024 between 11:30 A.M. to 12:30 PM	24.05.2024 up to 05.00 p.m.	Prior Appointment with Authorised Officer between 11.00A.M to 4.00 P.M. Shri Rajesh Gulaty (CM) - 9653220988, and/or Rajendra Kumar Jena (CM) - 9165277257, and/or Shri Amit Rathi (Manager)- 9582159198
7	ASSET RECOVERY MANAGEMENT (ARM) BRANCH, KAROL BAGH	**M/s Yadav Dairy Prop. Mr. Pawan Kumar Yadav,** B-99, Swarn Park, Near Govt Public School, Mundka Village, Delhi-110041. **Mr. Pawan Kumar Yadav S/o Sh Ram Niwas Yadav,** B-99, Swarn Park, Near Govt Public School, Mundka Village, Delhi-110041. **Mrs. Saroj Devi W/o Sh Ram Niwas Yadav,** B-99, Swarn Park, Near Govt Public School, Mundka Village, Delhi-110041 **Mrs. Pavitra Devi W/o Late Dev Karan,** H No 28, Near Jindal Farm House, Dev Bhawan, Kapashera Chowk, Delhi-37. **Mr. Randhir Yadav S/o Sh Brahm Dutt Yadav,** 496, Najafgarh Road, Nangloi, New Delhi-110041. **Mr. Ram Niwas Yadav S/o Sh Giriraj Singh Yadav,** B-99, Swarn Park, Near Govt Public School, Mundka Village, Delhi-110041	**Built up Property at B-99, Out of Khasra No 77/1, situated in Village Mundka, Known as Swarn Park, Mundka, Delhi-110041 measuring 100 Sq Td in the name of Mrs Saroj Devi W/o Sh Ram Niwas Yadav., which is bounded as under:-** East:- Plot of Other, West:- 15 Ft Wide Road, North:- Plot No B-100, South:- 20 Ft Wide Road **Under Symbolic Possession**	**Rs 33,63,464.00** as on 30.04.2024 plus applicable interest from 01.05.2024	a. 66,50,000/- b. 6,65,000/- c. 10,000/- d. 08-05-2024	A/C Name – SL OL RTGS NEFT PMT ENS ZERO, A/c No 209272434 IFSC Code: CNRB0002365	27-05-2024 between 11:30 A.M. to 12:30 PM	24.05.2024 up to 05.00 p.m.	Prior Appointment with Authorised Officer between 11.00A.M to 4.00 P.M. and/or Rajendra Kumar Jena (CM) - 9165277257, and/or Shri Shishir Tiwari, Manager, 7055924444

Intending bidders may contact for properties during office hours on any working day for other details and inspection of properties.

Date : 08-05-2024, Place : New Delhi

Authorised Officer, Canara Bank

NOBLE CO-OPERATIVE BANK LIMITED

HO : 1st Floor, M.P. Road-1, Raghunathpur, Sector-22, Noida, Gautam Budh Nagar, U.P.

PUBLIC NOTICE

Notice is hereby given to the public in general and in particular to the Borrower(s), Guarantor(s) and Mortgagor(s), that physical possession of mortgaged property, i.e. **(Flat No. B-95, Khasra No. 259/1, G.R. Garden Colony, Tehsil Dadri, Vill. Chipyana Buzurg, distt. G.B. Nagar, Greater Noida)** has been taken by the Authorized Officer of the **Noble Co-operative Bank Ltd.** on dated 13.06.2023 with the help of the police force and in the presence of the acting Additional District Magistrate **(ADM)** Finance and Revenue **(F/R)** Gautam Buddha Nagar, in compliance with the order date 20.02.2023 passed by the ADM (F/R) Gautam Buddha Nagar in Case No. 61/2023.

That at the time of taking physical possession and sealing the mortgaged property by the authorized officer of the **Noble Co-operative Bank Ltd.**, there were also a few moveable assets and articles mentioned in the inventory form, which was also certified by the five independent people present there by signing the panchnama form, which have not been taken by the mortgagor till date.

The Authorized Officer of the **Noble Co-operative Bank Ltd.** hereby gives the Mortgagor & Co-borrower **(Mrs. Gyanti Devi)** and Borrower **(Mr. Virendra Kumar Chaudhary)** the opportunity to formally claim the moveable assets and articles as specified under the inventory form within **fourteen days (14th Days) i.e., before 23.05.2024** from the date of publication of this notice.

The Authorized Officer of **Noble Co-operative Bank Ltd.**, purchased the mortgaged property under the subsequent sale notice dated 03.01.2024 by exercising his rights under section 13 (5-A) and 13 (5-B) of SARFAESI Act, 2002. The Authorized Officer of the Noble Co-operative Bank Ltd., is the legal owner of the mortgaged property mentioned above and has every right to use, transfer, sell, and create any interest on the property. In case, in failure to obtain/claim moveable articles and inventory by the Mortgagor and Borrower, the owner of the mortgaged property, i.e., **Noble Co-operative Bank Ltd.**, is not liable for any kind of loss, damage, or mishandling of the moveable assets and articles as may be available/present inside the premises of secured mortgaged property and right to claim such moveable articles by mortgagor and borrower shall be considered forfeited and such mortgagor and borrower shall not be legally entitled to claim any of such moveable articles as stated above.

For detailed information relating to moveable articles and inventory, the Mortgagor & Co-borrower **(Mrs. Gyanti Devi)** and Borrower **(Mr. Virendra Kumar Chaudhary)**, may contact the Authorised Officer of **Noble Co-operative Bank Ltd. before 23.05.2024**.

Contact Details: Head Office at 1st Floor, M.P. Road-1, Sector-22, Noida, Gautam Buddh Nagar, Email Id: deputyceo@noblebank.in ncblnoida@gmail.com , Phone Number: 0120-4503010, 0120-4503013.

Sd/-

Date: 09, May, 2024 **Authorised Officer**

Place: Noida **(Noble Co-operative Bank Ltd.)**

सेन्ट्रल बैंक ऑफ इंडिया Central Bank of India

1911 से आपके लिए "केन्द्रित" "CENTRAL" TO YOU SINCE 1911

BRANCH OFFICE: BENGALI MARKET, NEW DELHI-110001

POSSESSION NOTICE (For Immovable Property)

[Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002]

Whereas, the undersigned being the Authorized Officer of the **Central Bank of India, Bengali Market Branch, New Delhi** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a Demand Notice dated **27/12/2023,** calling upon the **Borrowers: MR. SANJAY KUMAR AND MRS. KIRAN DEVI,** to repay the amount mentioned in the notice being **Rs.20,73,865/- (Rupees Twenty Lakh Seventy Three Thousand Eight Hundred Sixty Five Only)** plus interest from 27/12/2023 within 60 days from the date of receipt of the said notice & interest thereon from i.e. from 27/12/2023. The borrower/s having failed to repay the amount, notice is hereby given to the borrowers / guarantors and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act with rule 8 of the said Rules on this **7th Day of May 2024.**

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of **Central Bank of India, Bengali Market Branch, New Delhi** for an amount of **Rs.20,73,865/- (Rupees Twenty Lakh Seventy Three Thousand Eight Hundred Sixty Five Only)** and interest thereon from 27/12/2023.

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.

DESCRIPTION OF THE IMMOVABLE PROPERTY

PROPERTY IN THE NAME OF MR. SANJAY KUMAR S/O BHUMESHWAR PRASAD.

Built up portion on Upper Ground Floor Without Terrace Right Property Bearing Municipal No.1864-1868 Old, and 1876-1878 (New), Area - 21.84 Sq.Mtr. Regd. No.8572, Dt - 23/08/2010 Situated at Kucha Chelan, Khari Baoli, Delhi-110006.

Boundaries of Flat:

North: Entry **South:** Other portion of Property

East: Part of Property **West:** Road

DATE: 07/05/2024 (Authorised Officer)

PLACE: DELHI Central Bank of India, Bengali Market Branch, New Delhi

Karnataka Bank Ltd.

Your Family Bank. Across India.

Asset Recovery Management Branch
Plot no 8-B, First Floor, Rajendra Park
Pusa Road
New Delhi-110060

Phone : 011-40591567 (Ext-240)
E-Mail : delhiarm@ktkbank.com
Website : www.karnatakabank.com
CIN : L85110KA1924PLC001128

SALE NOTICE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 read with provision to rule 9(1) of Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to public in general and in particular to Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the secured Creditor, the **Physical Possession** of which has been taken by the Authorised Officer of Karnataka Bank Ltd, the Secured Creditor on **06.10.2023, will be sold on "As is Where is", "As is What is" and "Whatever there is"** basis on **29.05.2024,** for recovery of **Rs.2,36,83,364.57 [Rupees Two Crore Thirty Six Lakhs Eighty Three Thousand Three Hundred Sixty Four and Fifty Seven Paise Only] i.e. under PSOD Account No.5497000600013801 along with future interest from 01.05.2024, plus cost,** due to the **Karnataka Bank Ltd, Rohini Branch,** Plot No.6, Aggarwal Central Plaza, First Floor Community Centre, Dc Chowk, Sector 9, Rohini, Delhi, the Secured creditor from **(1) M/s Annapurna Enterprises, Represented by its proprietor: Mr. Brijendra Singh Pal addressed at Ground Floor, House No.457, KH No.347/87, Prahladpur Bangar Delhi- 110042 (2) Mr. Brijendra Singh Pal S/o Pragi Lal Pal, (3) Mr. Pragi Lal Pal S/o Hari Prasad Pal, (4) Mrs. Suman Singh W/o Mr.Brijendra Singh Pal, All No. (2) to (4) are addressed at A2/127, Third Floor, Sector 16, Rohini New Delhi- 110085, (5) Mrs. Arti Sharma W/o Tarun addressed at G-2/126, Block-G, PKT-2, Sector 16, Rohini, New Delhi 110085 and (6) M/s Shivam Enterprises, Represented by its proprietor, Mr. Brijendra Singh Pal addressed at: WB-131, Ganesh Nagar- II Shakarpur, Delhi-110092, being borrowers/ guarantors/ co - obligants**

DESCRIPTION OF THE IMMOVABLE PROPERTY:

1. All that part and parcel of Freehold Residential Property bearing No:127, with covered area 407.09 square feet or 37.82 square meters, situated at 3rd Floor with roof/ terrace rights, Block A, Pocket 2, Sector 16 Rohini, New Delhi-110085, **belonging to Mr. Brijendra Singh Pal. The physical possession of the property was taken on 16.10.2023. Boundaries : East :** Property No. 128 **West :** Property No. 126 **North :** Entry to the property 9 mtrs wide road **South :** 4.5 mtrs wide service lane
Reserve Price / Upset Price below which the property may not be sold : Rs. 45,00,000.00 (Rupees Forty Five Lakhs only) **Earnest money to be deposited/ tendered :** Rs. 4,50,000.00 (Rupees Four Lakhs Fifty Thousand Only)

2. All that part and parcel of Residential Flat, built by DDA, bearing MIG Flat No.38, measuring 840 Square Feet, situated at 2nd Floor, Building known as Akash Ganga Apartment, pocket-4, Sector 24, Rohini - Delhi 110085, **belonging to Mrs. Arti Sharma. The physical possession of the property was taken on 16.10.2023. Boundaries East :** Service Lane **West :** 30' Wide Road **North :** Entry/ Flat No. 41 **South :** Other Flat
Reserve Price / Upset Price below which the property may not be sold : Rs. 96,00,000.00 (Rupees Ninety Six Lakhs only) **Earnest money to be deposited/ tendered :** Rs. 9,60,000.00 (Rupees Nine Lakhs Sixty Thousand Only)

3. All that part and parcel of Residential Property, constructed on Plot No. 8, bearing House No. 864 (new) 745 (Old) Presently municipal No-1087, measuring 162 Square meters, situated at Mohalla Rajendra Nagar in Front of Saraswati Shishu Mandir School, Teshil Sadar, District Jalun, Uttar Pradesh, **belonging to Mr. Pragi Lal Pal. The symbolic possession of the property was taken on 03.11.2023. Boundaries : East :** Road **West :** Plot No B-13 Municipal Board **North :** Plot No. B-9 **South :** Plot of Municipal Board Oral
Reserve Price / Upset Price below which the property may not be sold : Rs. 42,00,000.00 (Rupees Forty Two Lakhs only) **Earnest money to be deposited/ tendered :** Rs.4,20,000.00 (Rupees Four Lakhs Twenty Thousand Only)

(The borrower's / mortgagor's attention is invited to the provisions of Sub-section (8) of Section 13 of the Act, in respect of time available to redeem the secured asset).

(This Notice shall also serve as Notice under Sub Rule (1) of Rule (9) of Security Interest Enforcement Rules-2002 to the Borrower/Guarantors)

For detailed terms and conditions of sale, please refer to link in Karnataka Bank's Website i.e., www.karnatakabank.com under the head "Mega E-Auction on 29.05.2024".

The E-auction will be conducted through portal https://bankauctions.in/ on 29.05.2024 from 11:30 A.M to 12:30 P.M with unlimited extension of 05 minutes. The intending bidder is required to register their name at https://bankauctions.in/ and get the user Id and password free of cost and get online training on E-auction (tentatively on **28.05.2024**) from M/s.4closure, 605A, 6th Floor, Maitrivanam, Ameerpet, Hyderabad-500038, **Contact No.040-23836405, Mobile 8142000809, E-mail:info@bankauctions.in.**

Date : 08.05.2024 **Sd/- For Karnataka Bank Ltd**

Place : New Delhi **Chief Manager & Authorised Officer.**

Bank of India

NEW FRIENDS COLONY,
32 COMMUNITY CENTRE,
NEW FRIENDS COLONY, NEW DELHI, 110025

POSSESSION NOTICE (for Immovable property)

Whereas, the undersigned being the authorized officer of the **Bank of India** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated **30.09.2023** calling upon the borrower **Mr. Sunil Kumar Singh and Mrs.Sita Singh to repay the amount mentioned in the notice being Rs. 13,22,881.31 (Thirteen lakhs twenty-two thousand eight hundred eighty-one and paise thirty-one only) plus interest thereon** within 60 days from the date of receipt of the said notice.

The borrower, having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Section 13(4) of the said Act read with rule 8 of the Security Interest Enforcement Rules, 2002 on this **3rd day of May of the year 2024.**

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Bank of India for an amount **Rs.13,22,881.31 (Rs. Thirteen Lakhs Twenty-two Thousand Eight Hundred Eighty-one And Paise Thirty-one Only) plus interest thereon.**

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.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All that part and parcel of the property bearing Entire built-up house at Flat No. 82 A on Ground Floor in the society known as Sunshine Apartment situate at Block-C Sec 99 Noida, UP- 201304 admeasuring 40sq.mt. owned by Mr. Sunil Kumar Singh.

Bounded as ; On the North by Entry Passage, On the South by open Road, On the East by Flat No 83A, On the West by Flat No. 81A

Date : 03-05-2024, Place: Delhi **Authorised Officer, Bank of India**

Indian Bank

Branch: Safdarjung Enclave Branch
Email: sdenclave@indianbank.co.in

APPENDIX IV [Rule 8(1)]

POSSESSION NOTICE (For immovable property)

Whereas the undersigned being the authorized officer of the Indian Bank under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated **29.02.2024** calling upon the borrower **1. M/s Vishal Fabricator** (Proprietorship Firm) **2. M/s Vishal Kapoor s/o Mr. Amod Kapoor** (Borrower & Proprietor), **3. Mr. Amod Kapoor S/o Lt. Shri Jagdish Chander Kapoor** (Guarantor), **4. Shri Vishal Kapoor** S/o Shri Amod Kapoor (Mortgagor) having account with our **S D Enclave** Branch to repay the amount mentioned in the notice being **Rs. 44,47,879.770/- (in words Forty Four Lakh Forty Seven Thousand Eight Hundred Seventy Nine and Seventy Seven Paisa)** and interest thereon from 16.01.2024 till date of repayment within 60 days from the date of said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under sub-section (4) of section 13 of the Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this the **07th day of May of the year 2024.**

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Indian Bank for an amount **Rs. 44,47,879.770/- (in words Forty Four Lakh Forty Seven Thousand Eight Hundred Seventy Nine and Seventy Seven Paisa)** as on 16.01.2024 with further interest, costs, charges and expenses thereon.

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.

Description of the Immovable Property

EM Property situated at Plot No 7 marla (200 SQY) at Khewat Khatoni No 55/56 Khasra No 49 Killa No 4/2(0-5) 6/2(5-0) 7/1(1-3) 26(0-18) Total 7 Kanal 6 Marla part of 44/46 Mauza Mujesar The Ballabgarh, Fariadabad, Haryana -121005

Location of Property :-

Bounded by: North: Road 22' Wide South: Plot No 32
East: Property No 5A West: Property No 3A

Date: 07.05.2024 **Authorized Officer,**

Place: S D Enclave, New Delhi **Indian Bank**

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ZONAL SASTRA CENTRE, 1st FLOOR, BHIKAJI CAMA PLACE, NEW DELHI-110 066; E-mail: zs8343@pnb.co.in

POSSESSION NOTICE (For Immovable property/ies)

(As per Appendix IV read with rule 8(1) of the Security Interest (Enforcement) Rules, 2002)

Whereas, the undersigned being the Authorized Officer of Punjab National Bank under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice dated 25.11.2022 by Punjab National Bank calling upon the Borrowers/Guarantors/Mortgagors:

Borrowers/Guarantors/Mortgagors as per Demand notice dated 25.11.2022 by Punjab National Bank:

1. **M/s Bhadra international India Pvt Ltd**
   42 First Floor, Rani Jhansi Road (MM Road), Jhandewalan, New Delhi-110055
2. **M/s TDI International India Pvt. Ltd**
   42 First Floor, Rani Jhansi Road (MM Road), Jhandewalan, New Delhi-110055
3. **Prem Bajaj,** B-4/62, Sardarjung Enclave, New Delhi-110029
4. **Mr. Hiyav Bajaj,** B-4/62, Sardarjung Enclave, New Delhi-110029
5. **Ms. Neelam Bajaj,** B-4/62, Sardarjung Enclave, New Delhi-110029

to repay the amount Rs. 64,85,99,097.28(Rs. Sixty-Four Crore Eighty-Five Lakh Ninety-Nine Thousands Ninety- Seven and Twenty-Eight Paisa) Plus, incidental expenses, cost, charges etc. (and there are expired Bank Guarantees of Rs. 21,78,78,568.00 also outstand in the accounts) within 60 days from the date of receipt of the said notices.

The Borrowers/Guarantors/Mortgagors having failed to repay the amount, notice is hereby given to the Borrowers/Guarantors/Mortgagors and the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on him/her under Sub-Section (4) of Section 13 of act read with rule 8 of the security interest Enforcement rules 2002 on 08th day of May of the year 2024.

The Borrowers/Guarantors/Mortgagors in particular and the public in general are hereby cautioned not to deal with the property mentioned here under and any dealings with the said property will be subject to the charge of the Punjab National Bank for an amount of Rs. 64,85,99,097.28(Rs. Sixty-Four Crore Eighty-Five Lakh Ninety-Nine Thousands Ninety-Seven and Twenty-Eight Paisa) Plus, incidental expenses, cost, charges etc. (and there are expired Bank Guarantees of Rs. 21,78,78,568.00 also outstand in the accounts) as per demand notice dated 25.11.2022.

The Borrower's/guarantor's/mortgagor's attention is invited to provision of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets

DESCRIPTION OF THE IMMOVABLE PROPERTY

Land measuring 7 Bighas and 19 Biswas, Bearing Mustatil No. 4, Killa Nos. 19/2 min (1 Bigha and 1 Biswa), 22 min (2) Bighas and 15 Biswas), 23 min (4 Bighas and 3 Biswas) and 37/40 Share in Land measuring 6 Biswas, bearing Mustatil No. 4, Killa No. 18/2 (being equivalent to 5 biswas and 11 Biswansis) and also 19/24 Share in land measuring 4 Bighas and 16 Biswas, bearing mustatil No. 9, Killa No. 3 (being equivalent to 3 Bighas and 16 Biswas), thus total admeasuring 12 Bighas and 11 Biswansis, situated in Village Samalka, Tehsil Vasant Vihar, New Delhi in the M/S TDI International India Ltd.

Date: 08.05.2024, **Authorized Officer,**

Place: New Delhi **Punjab National Bank**

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विजया VIJAYA देना बैंक

Branch – ROSARB, East Delhi
[Address- 8718, First Floor, DB Gupta Marg, Ramnagar, Paharganj, New Delhi 110055, e-mail - SAREDL@bankofbaroda.co.in

ANNEXURE-A

[Abridged Sale Notice for publication in News Papers for Auction conducted on e-Bkray portal]

Sale Notice for Sale of Immovable Properties , "APPENDIX- IV-A [See proviso to Rule 8 (6)]

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s), Mortgagor (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorized Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis for recovery of dues in below mentioned account/s. The details of Borrower/s/Mortgagor/Guarantor/s/Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below -

Sr. No.	Name & address of Borrower/s / Guarantor/ Mortgagors	Give short description of the immovable property with known encumbrances, if any (Mortgaged by Bank of Baroda)	Total Dues	Date of e-Auction / Time of E-auction - Start Time to End Time	1. Reserve Price 2. Earnest Money Deposit (EMD)– Rs 3. Bid Increase Amount-Rs.	Status of Possession (Constructive /Physical)	Property Inspection date & Time.
1	**M/s Unique Era Infra Private Ltd. (Director- Mr. Jai Prakash Tiwari and Mrs. Anju)** Address- RZ- 744, Gali NI-18D, Sadh Nagar, Palam Colony, New Delhi- 110045 And 401A, Shree Radha Krishna Appt., Plot-23, Sec- 7, Dwaraka, New Delhi-110077	**Residential property No. RZ-202-D, Upper Ground Floor, Left Hand Side, Area Measuring 50Sq. Yard, Khasra no-94/17/1, Gali No-13, Sadh nagar, Palam Colony, New Delhi- 110045**	**Rs.1,22,60,221.90** (Rupees One Crore Twenty Two lakhs Sixty Thousand Two Hundred Twenty One and paise Ninety Only and interest and charges thereon from 19.04.2021	**27.05.2024** From 02.00 PM to 06.00 PM	Reserve Price- Rs.16,00,000/- EMD 1,60,000/- and increase amount Rs. 50000/-	Physical Possession	14.05.2024 10.00 AM to 2.00 PM
2	**M/s Unique Era Infra Private Ltd. (Director- Mr. Jai Prakash Tiwari and Mrs. Anju)** Address- RZ- 744, Gali NI-18D, Sadh nagar, Palam Colony, New Delhi- 110045 and 401A, Shree Radha Krishna Appt., Plot-23, Sec- 7, Dwaraka, New Delhi-110077	**Residential property No. RZ-202-D, Upper Ground Floor, Right Hand Side, Area Measuring 50Sq. Yard, Khasra no-94/17/1, Gali No-13, Sadh nagar, Palam Colony, New Delhi- 110045**	**Rs. 1,22,60,221.90** (Rupees One Crore Twenty Two lakhs Sixty Thousand Two Hundred Twenty One and paise Ninety Only and interest and charges thereon from 19.04.2021	**27.05.2024** From 02.00 PM to 06.00 PM	Reserve Price - Rs.16,00,000/- EMD 1,60,000/- and increase amount Rs. 50000/-	Physical Possession	14.05.2024 10.00 AM to 2.00 PM
3	**M/s Sunlight Batteries (Prop.- Mohd Eklakh),** Address- Shop No- A-640 Ground Floor, Sector-9, Vijay Nagar, Ghaziabad- 2001001 **Also at:** C/0- Ikram, H.No-383, Village- Nahal, Dasna, Ghaziabad- 201015 **Mr. Ikram (Guarantor)** H No- 383, Village Nahal, Masoori, Ghaziabad UP 201015 Delhi- 110092	**Freehold Residential Plot Admeasuring area 400 Sq. Yards i.e. 334.44 Sq. mtrs. Of khasra No. 212, Situated in the Village- Nahal, Pargana Dasna, tehsil and District Ghaziabad**	**Rs. 39,22,197.87** (Rupees Thirty Nine Lakhs Twenty Two thousand one hundred ninety Seven and paise Eighty Seven only) and interest and charges thereon from 01.02.2021	**27.05.2024** From 02.00 PM to 06.00 PM	Reserve Price Rs. 32,00,000/- EMD - Rs. 3,20,000/- and increase amount Rs.50,000.00	Physical Possession	16.05.2024 10.00 AM to 2.00 PM
4	**M/s VP Landmark Pvt Ltd.,** Address-B -180B, Gurunankpura, Laxmi Nagar Delhi-110092 **Mr. Ved Prakash (Director) and Mrs. Renu Singh (Director) of M/s VP Landmark Pvt,** FF 38 B, 2nd Floor, Tikona Park Laxmi Nagar, Delhi -110092 **Mr. Ved Prakash (Director) and Mrs. Renu Singh (Director),** B-405, 2nd floor, Nirman Vihar, Delhi- 110092	**Equitable Mortgage of All piece and parcel of Property bearing Plot Khasra No- 945, Gram- Chhpraula, Pargana tehsil- Dadri, Distt- Gautam Budh nagar Admeasuring 102.00 Sq Yard or 85.28 Sq. mtr.**	**Rs. 44,74,193.00** (Rupees Forty Four Lakhs Seventy four thousand one hundred ninety three only) and interest and charges thereon from 01.04.2021	**27.05.2024** From 02.00 PM to 06.00 PM	Reserve Price Rs.15,00,000/- EMD - Rs. 1,50,000.00 and Increase Amount Rs. 50,000.00	Physical Possession	15.05.2024 10.00 AM to 2.00 PM

For detailed terms and conditions of sale, please refer/visit to the website link **https://www.bankofbaroda.in/e-auction.htm and https://ibapi.in.**
Also, prospective bidders may contact the Authorised officer **on Mobile- 7275805187 & Mr. Mithilesh Kumar Mobile- 7506633369**

Date : 08-05-2024, Place : New Delhi **Authorised Officer (Bank of Baroda)**

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Zonal SASTRA Centre, 1st Floor, Bhikhaji Cama Place, New Delhi -110066, e-mail id: zs8343@pnb.co.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable properties mortgaged /charged to the Secured Creditor, the constructive/physical/ symbolic possession of which has been taken by Authorised Officer of the Bank/Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is"** on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective Borrower(s) and Guarantor(s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties

SCHEDULE OF SALE OF THE SECURED ASSETS

Sr. No.	Name of the Branch / Name of the Account / Name and Addresses of the Borrower/Guarantors Account	(A) Date of Demand Notice U/s 13(2) of Sarfesi Act 2002 / (B)Amount as per Demand Notice / (C) Possession Date u/s 13(4) of Sarfeasi Act 2002 / (D) Nature of Possession Symbolic / Physical/ Constructive	Description of Immovable Properties	RESERVE PRICE / EMD (Last date of deposit EMD) / Bid Increase Amount	DATE/ TIME OF E-AUCTION	Name & Contact No. of Authorized Officer/ nodal Officer	Details of the encumbrances known to the secured creditors
1	**M/s Seven Seas Hospitality Private Limited,** B-28, Lawrence road industrial area, Delhi 110025 and Plot No. 12 Mangalam Place, Sector 3, Rohini, New Delhi 110085 India **(Borrower)** **M/s Capital Flour Mills Private Limited,** B-28, Lawrence road industrial area, Delhi 110025 India **(Corporate Guarantor)** **Mr. Jagan Nath Dang,** A-2/36, Rajauri Garden, New Delhi 110027 and also at D-48, Bhagat Singh Road, Adarsh Nagar, Delhi – 110033, **(Director & Guarantor)** **Mr. Ramesh Chand Dang,** E-2A, Rajauri Market, Rajauri Garden, New Delhi- 110027, **(Director & Guarantor)** **Mr. Rajiv Kumar Dang,** D-48, Bhagat Singh Road, Adarsh Nagar, Delhi – 110033, **(Director & Guarantor)** **Mr. Anil Kumar Dang,** D-48, Bhagat Singh Road, Adarsh Nagar Delhi – 110033, **(Director & Guarantor)** **Mr. Sumit Dang,** A-2/36, Rajauri Garden, New Delhi – 110027 and also at D-48, Bhagat Singh Road, Adarsh Nagar, Delhi – 110033, **(Director & Guarantor)** **Ms. Shikha Dang,** D-48, Bhagat Singh Road, Adarsh Nagar Delhi – 110033, **(Guarantor)** **Mr. Puran Chand,** D-48, Bhagat Singh Road, Adarsh Nagar Delhi – 110033, **(Guarantor)** **Ms. Ram Devi,** D-48, Bhagat Singh Road, Adarsh Nagar Delhi –110033 **(Guarantor)** **Ms. Pushpa Rani,** D-48, Bhagat Singh Road, Adarsh Nagar Delhi – 110033, **(Guarantor)** **Ms. Sangeeta Rani,** D-48, Bhagat Singh Road, Adarsh Nagar Delhi –110033, **(Guarantor)**	(A) 30.06.2023 / (B) Rs. 118.05 Crore plus future Intt. & other charges / (C) 27.09.2023 / (D) Symbolic Possession	Equitable Mortgage on Land & Building admeasuring 193.00 square yards situated at A-2, Sarai Pipal Thala, G T Karnal Road, Azad pur, Delhi-110033 in the name of Sh. Jagan Nath, Sh. Anil Kumar, Sh. Ramesh Chand, Sh. Rajiv Kumar, Sh. Sumit Dang.	Rs 4.55 Crores / Rs. 0.46 Crores [24.05.2024] / Rs. 1,00,000/-	27-05-2024 11:00 AM to 04:00 PM	Mr. Kamal Agarwal Mob. No. 8100017032	Not Known
			Equitable Mortgage on Land & Building admeasuring 200.00 square yards situated at A-3, Sarai Pipal Thala, G T Road, Azad pur, Delhi-110033 in the name of Sh. Puran Chand, Sh. Jagan Nath, Sh. Anil Kumar, Sh Ramesh Chand.	Rs 4.90 Crores / Rs. 0.49 Crores [24.05.2024] / Rs. 1,00,000/-			

BRIEF TERMS AND CONDITIONS OF E-AUCTION SALE: The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions: **(1)** The properties are being sold on **"AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS". (2)** The particulars of Secured Assets specified in the Schedule herein above stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. **(3)** The sale will be done through e-auction platform provided at the Website **https://www.mstcecommerce.com** on date and time of auction specified above. **(4)** For further details and complete Terms & Conditions of the sale., please refer : **www.ibapi.in , www.mstcecommerce.com, https://eprocure.gov.in/epublish/app.**

STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

Date: 08-05-2024, Place : New Delhi **AUTHORIZED OFFICER, PUNJAB NATIONAL BANK**

Public Notice For E-Auction For Sale Of Immovable Properties

Sale of immovable property mortgaged to IIFL Home Finance Limited (Formerly Known as India Infoline Housing Finance Ltd.) (IIFL-HFL) Corporate Office at Plot No. 98, Udyog Vihar, Phase-IV, Gurgaon-122015 (Haryana) and **Branch Office at "30/30E, Upper Ground Floor, Shivaji Marg, New Delhi - 110015"** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(hereinafter "Act"). Whereas the Auhorized Officer ("AO") of IIFL-HFL had taken the possession of the following property/ies pursuant to the notice issued U/S 13(2) of the Act in the following loan accounts/prospect nos. with a right to sell the same on "AS IS WHERE IS, AS IS WHAT IS BASIS and WITHOUT RECOURSE BASIS" for realization of IIFL-HFL's dues, The Sale will be done by the undersigned through e-auction platform provided at the website: www.iiflonehome.com

Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice Date and Amount	Description of the Immovable property/ Secured Asset	Date of Physical Possession	Reserve Price
1. Mr. Rajeev Sachdeva 2. Mr. Payal 3. Mr. Sanjeev Sachdeva (Prospect No IL10054008)	17-Nov-2023 & Rs.20,84,120/- (Rupees Twenty Lakh Eighty Four Thousand One Hundred and Twenty Only) Bid Increase Amount Rs. 25,000/- (Rupees Twenty Five Thousand Only)	All That Part And Parcel of The Property Bearing Flat No 104 , Built Up Back Side First Floor (Front To Left Hand Side) Withoutroof/ Terrace Rights , Property Bearing No 15 B, Out of Khasra N0.20/22, Situated In Village Of Matiala , Colony Known As Jain Colony , Part-Iii, Uttam Nagar, West Delhi, Delhi, India, 110059 Area Admeasuring (In Sq. Ft.):Property Type: Carpet_Area, Super_Built_Up_Area Property Area: 405.00, 450.00	20-Apr-2024 Total Outstanding As On Date 10-April-2024 Rs. 22,08,417/- (Rupees Twenty Two Lakh Eight Thousand Four Hundred Seventeen Only)	Rs. 11,23,000/- (Rupees Eleven Lakh Twenty Three Thousand Only) Earnest Money Deposit (EMD) Rs. 1,12,300/- (Rupees One Lakh Twelve Thousand Three Hundred Only)
1. Mrs. Rekha 2. Mr.Manoj Kumar Goswami (Prospect No 928456)	04-Jul-2023 & Rs.27,42,111/- (Rupees Twenty Seven Lakh Forty Two Thousand One Hundred Eleven Only) Bid Increase Amount Rs. 40,000/- (Rupees Forty Thousand Only)	All that part and parcel of the property bearing Plot No. 18-B, Third Floor, Back Lhs,(i.e. Property No. TF-C), Semi Finished, with roof rights, Area admeasuring 720 sq. ft., Carpet area admeasuring 437 sq. ft., Saleable area admeasuring 675 sq. ft., out of (House No. 18-B, Area measuring 2745 sq. ft.), Part of Khasra No. 513 Min, situated within Extended Abadi/Lal Dora of Village Burari, Delhi 110084.	19-Apr-2024 Total Outstanding as On Date 10-Apr-2024 Rs. 27,44,404/- (Rupees Twenty Seven Lakh Forty Four Thousand Four Hundred Four Only)	Rs. 28,01,000/- (Rupees Twenty Eight Lakh One Thousand Only) Earnest Money Deposit (EMD) Rs. 2,80,100/- (Rupees Two Lakh Eighty Thousand One Hundred Only)
1. Miss.Shivani Rangra 2. Mr.Sudha Rangra (Prospect No IL10105955)	22-Nov-2022 & Rs.16,80,557/- (Rupees Sixteen Lakh Eighty Thousand Five Hundred Fifty Seven Only) Bid Increase Amount Rs. 25,000/- (Rupees Twenty Five Thousand Only)	All that part and parcel of the property bearing D-23 First Floor, Back Side Flat, With Carpet Area Ad. Measuring 383 Sq.Ft., Khasra No.-590, Backside, Block D Krishna Park Khanpur New Delhi, India, 110062 (Built Up Area Ad.Meaasuring: 450 Sq.ft)	18-Apr-2024 Total Outstanding as On Date 10-Apr-2024 Rs. 16,61,859/-(Rupees Sixteen Lakh Sixty One Thousand Eight Hundred Fifty Nine Only)	Rs. 17,60,000/- (Rupees Seventeen Lakh Sixty Thousand Only) Earnest Money Deposit (EMD) Rs.1,76,000/- (Rupees One Lakh Seventy Six Thousand Only)
1. Miss. Nishu Gupta 2. Mrs. Kamla (Prospect No IL10169416)	10-Oct-2023 & Rs.19,08,596/- (Rupees Nineteen Lakh Eight Thousand Five Hundred and Ninety Six Only) Bid Increase Amount Rs. 25,000/- (Rupees Twenty Five Thousand Only)	All that part and parcel of the property bearing First Floor Without Roof Rights With Parking On Stilt Out Of Prop No Rzb-2/136, (Old Plot No.1), Out Of Kh No 6/11, Situated In Area Of Village Mirzapur, Palam Colony Known As Vijay Enclave Vill, Tamilians, New Delhi, India, 110045 (Land Area Ad.Measuring: 450 Sq.ft, Carpet Area Ad.Measuring: 324 Sq.ft, Built Up Area Ad.Measuring: 405 Sq.ft)	20-Apr-2024 Total Outstanding as On Date 10-Apr-2024 Rs. 20,45,771/- (Rupees Twenty Lakh Forty Five Thousand Seven Hundred Seventy One Only)	Rs. 17,56,000/-(Rupees Seventeen Lakh Fifty Six Thousand Only) Earnest Money Deposit (EMD) Rs. 1,75,600/- (Rupees One Lakh Seventy Five Thousand Six Hundred Only)
1. Mrs. Ranveer Singh 2. Mr. Neelam (Prospect No IL10330457)	18-Nov-2023 & Rs. 8,18,525/- (Rupees Eight Lakh Eighteen Thousand Five Hundred Twenty Five Only) Bid Increase Amount Rs. 20,000/- (Rupees Twenty Thousand Only)	All that part and parcel of the property bearing Janta Flat No- 50, Third Floor, Sector B-4, Pocket-9, Block-A, Narela, Delhi, 110040 . Area Admeasuring (In Sq. Ft.): Property Type: Built_Up_Area, Carpet_Area Property Area: 194.00, 155.00	18-Apr-2024 Total Outstanding as On Date 10-April-2024 Rs. 8,84,640/- (Rupees Eight Lakh Eighty Four Thousand Six Hundred Forty Only)	Rs. 8,00,000/- (Rupees Eight Lakh Only) Earnest Money Deposit (EMD) Rs. 80,000/- (Rupees Eighty Thousand Only)
1. Mr. Vinod Kumar 2. Mrs. Deepa Saini 3. Vinod Kumar Org (Prospect No IL10413792)	06-Dec-2023 & Rs.59,95,210/- (Rupees Fifty Nine Lakh Ninety Five Thousand Two Hundred and Ten Only) Bid Increase Amount Rs. 50,000/- (Rupees Fifty Thousand Only)	All that part and parcel of the property bearing First and Second Floor, Back side without roof rights. Out of Property no. H-4/14, Plot No. 4, out of Khasra no. 79/11, situated in the area of village Palam, Mahavir Enclave, New Delhi, 110045. Area Admeasuring (In Sq. Ft.): Property Type: Area_Admeasuring, Carpet_Area, Super_Built_Up_Area Property Area: 1800.00, 1227.00, 1350.00	22-Apr-2024 Total Outstanding as On Date 10-April-2024 Rs.62,38,786/- (Rupees Sixty Two Lakh Thirty Eight Thousand Seven Hundred Eighty Six Only)	Rs. 68,11,000 /- (Rupees Sixty Eight Lakh Eleven Thousand Only) Earnest Money Deposit (EMD) Rs. 6,81,100/- (Rupees Six Lakh Eighty One Thousand One Hundred Only)
1. Mr. Vikas Saxena 2. Mrs. Saroj Saxena 3. Tanvi Enterprises (Prospect No IL10420685)	06-Dec-2023 Rs. 23,77,778/- (Rupees Twenty Three Lakh Seventy Seven Thousand Seven Hundred and Seventy Eight Only) Bid Increase Amount Rs. 25,000/- (Rupees Twenty Five Thousand Only)	All That Part And Parcel of The Property Bearing Built Up Entire Third Floor , With Roof / Terrrace Rights Out Of Above Said Built Up Property Bearing No-81 , Out Of Khasra No-13/14 , Situated In The Area Of Village Razapur Khurd , Colony Known As Sainik Enclave , Mohan Garden , Sector 1 , Uttam Nagar , West Delhi-110059. Area Admeasuring (In Sq. Ft.): Property Type: Saleable_Area, Carpet_Area Property Area: 540.00, 469.00.	22-Apr-2024 Total Outstanding as On Date 10-April-2024 Rs. 23,89,326/- (Rupees Twenty Three Lakh Eighty Nine Thousand Three Hundred Twenty Six Only)	Rs. 22,55,000/- (Rupees Twenty Two Lakh Fifty Five Thousand Only) Earnest Money Deposit (EMD) Rs. 2,25,500/- (Rupees Two Lakh Twenty Five Thousand Five Hundred Only)

Date of Inspection of property	EMD Last Date	Date/ Time of E-Auction
07-June-2024 11:00 hrs -1400 hrs	10-June-2024 till 5 pm.	12-June-2024 1100 hrs.-1300 hrs.

Mode Of Payment :-EMD payments are to be made vide online mode only. To make payments you have to visit https://www. iiflonehome.com and pay through link available for the property/ Secured Asset only.
Note: Payment link for each property/ Secured Asset is different. Ensure you are using link of the property/ Secured Asset you intend to buy vide public auction.
For balance payment, upon successful bid, has to pay through RTGS/NEFT. The accounts details are as follows: a) Name of the Account:- IIFL Home Finance Ltd., b) Name of the Bank:- Standard Chartered Bank, c) Account No:-9902879xxxxx followed by Prospect Number, d) IFSC Code:- SCBL0036001, e) Bank Address: Standard Chartered Bank, 90 M.G. Road, Fort, Mumbai-400001.

TERMS AND CONDITIONS:-

1. For participating in e-auction, Intending bidders required to register their details with the Service Provider **https://www. iiflonehome.com** well in advance and has to create the login account, login ID and password. Intending bidders have to submit / send their "Tender FORM" along with the payment details towards EMD, copy of the KYC and PAN card at the above mentioned Branch Office.
2. The bidders shall improve their offer in multiple of amount mentioned under the column "Bid Increase Amount". In case bid is placed in the last 5 minutes of the closing time of the auction, the closing time will automatically get extended for 5 minutes.
3. The successful bidder should deposit 25% of the bid amount (after adjusting EMD) within 24 hours of the acceptance of bid price by the AO and the balance 75% of the bid amount within 15 days from the date of confirmation of sale by the secured creditor. All deposit and payment shall be in the prescribed mode of payment.
4. The purchaser has to bear the cess, applicable stamp duty, fees, and any other statutory dues or other dues like municipal tax, electricity charges, land and all other incidental costs, charges including all taxes and rates outgoings relating to the property.
5. Bidders are advised to go through the website https: //www.iiflonehome.com and https://www.iifl.com/home-loans/properties-for-auction for detailed terms and conditions of auction sale & auction application form before submitting their Bids for taking part in the e-auction sale proceedings.
6. **For details, help procedure and online training on e-auction prospective bidders may contact the service provider E mail ID:- care@iiflonehome.com, Support Helpline Numbers:@1800 2672 499.**
7. **For any query related to Property details, Inspection of Property and Online bid etc. call IIFL HFL toll free no. 1800 2672 499 from 09:30 hrs to 18:00 hrs between Monday to Friday or write to email:-care@iiflonehome.com**
8. Notice is hereby given to above said borrowers to collect the household articles, which were lying in the secured asset at the time of taking physical possession within 7 days, otherwise IIFL-HFL shall not be responsible for any loss of property under the circumstances.
9. Further the notice is hereby given to the Borrower/s, that in case they fail to collect the above said articles same shall be sold in accordance with Law.
10. In case of default in payment at any stage by the successful bidder / auction purchaser within the above stipulated time, the sale will be cancelled and the amount already paid will be forfeited (including EMD) and the property will be again put to sale.
11. AO reserves the rights to postpone/cancel or vary the terms and condition of tender/auction without assigning any reason thereof. In case of any dispute in tender/Auction, the decision of AO of IIFL-HFL will be final.

STATUTARY 30 DAYS SALE NOTICE UNDER RULE 8 (6) OF THE SARFAESI ACT, 2002

The Borrower are hereby notified to pay the sum as mentioned above along with upto dated interest and ancillary expenses before the date of Tender/Auction, failing which the property will be auctioned/sold and balance dues if any will be recovered with interest and cost.

Place:- New Delhi, Date: 09-May-2024 **Sd/- Authorised Officer, IIFL Home Finance Limited.**

DEBTS RECOVERY TRIBUNAL, LUCKNOW

600/1, University Road Near Hanuman Setu Mandir, Lucknow 226007 (Areas of Jurisdiction Part of Uttar Pradesh)

DRC No.: 161/2023

Notice under Rule 2 of Second Schedule to the Income Tax Act 1961 read with Section 39 the Recovery of Debts due to the Bank and Financial institution Act 1991.

Bank of Baroda .....Applicant

Versus

Sandeep Kumar & another ....Defendants

1. Mr. Sandeep Kumar Son of Ranvir Singh
House No. 39, Ram Bagh Govindpuram, Ghaziabad - 201010
2. Mr. Deepak Kumar Son of Mr. Sharan Singh
Resident of Bhopal Road, Gandhi Nagar, Kukra, Muzaffar Nagar-251001.

1. This id notify that a sum of **Rs. 21,46,915/- (Rs. Twenty One Lac Forty Six thousand Nine Hundred Fifteen)** together with pendenti lite and future interest 8.50% per annum from the date of filing **21.11.2019** original Application till full realization is made has become due from you as per certificate bearing No. 161/2023 dated **08.08.2022** in Original Application No. 1594/2019 passed against you by the DRT, Lucknow.
2. You are hereby directed to pay the sum within 15 days of the receipt of this notice filing which the recovery shall be made in accordance with the Recovery of Debts due to the Bank & Financial Institution Act 1993.
3. You are hereby ordered to declare on affidavit the particulars of Assets on or Before
4. That you are hereby ordered to appear the undersigned on **16 July 2024 at 10.30 AM.**
5. In addition to the sum aforesaid you also be liable to pay the following Costs:-

Details of Costs : -
Application fee - Rs. 24,000/-
Advocate fee - Rs.
Misc. Expenses - Rs.
Given under my hand seal Tribunal of this day of this day of at Lucknow on this day of the Tribunal of this day 16 of April 2024.

Recovery Officer
Debt Recovery Tribunal

PUBLIC NOTICE

Notice is hereby given to the General Public on behalf of our client that Mrs. Munni Devi is the owner of Property bearing No. C-8/A, area measuring 70 sq. yds., out of Khasra No. 539, situated at Raju Park, Khanpur, New Delhi., vide GPA, ATS & Will dated 17.08.1999 executed by Mr. Bhagwant Singh. All persons are here by informed that above mentioned owner wants to sell the said property to a person who intends to obtain loan from our client against the said property, if anybody has any objection/s upon the ownership of above owner over the said property, its sale/mortgage/litigation, and any other objections, kindly inform the undersigned in writing on the below mentioned address within 07 days of the present.
Kumar & Associates (Advocates & Consultants)
200, 2nd Flr., 23 Shivaji Marg, Moti Nagar, N.Delhi-15
legal@kmalegal.com Ph.: 011-41112527-28

PUBLIC NOTICE

It is for general information that I, SHATRU VAHAN YADAV son of late NANKU RAM YADAV residing at J-216, Mangol Puri, Delhi 110083 declare that name of mine has been wrongly written as SHATRU VAHAN in education certificates and SATRUVAHAN in my PAN AAPPY7248F and SATRUVAHAN in my voter card MVN0533646 and SATRUVAHAN in Aadhaar No. 4574 6290 2636 and name of my father has been wrongly written as NANKU RAM in my PAN AAPPY7284F and in Voter card MVN0533646 and Nanku R Yadav in Aadhaar: 4574 6290 2636. The actual name of mine and my father are SHATRU VAHAN YADAV and NANKU RAM YADAV respectively.

PUBLIC NOTICE

Public at large being informed that my client **SABA QURESHI**, aged 44y, W/O IRFAN QURESHI R/O H.No.580, Gali No.22, Moti Masjid, Zakir Nagar, Jamia Nagar, South Delhi, Delhi-110025 has debarred, disowned and severed all relation with her son namely **ARBAZ QURESHI** with immediate effect, from all her Immovable Properties and Movable Assets, as he has become unfaithful, dishonest, disobedient & bad behavior towards my client. My client & other family members will not be responsible for his any kind of liabilities, dealings, acts, criminal proceedings, obligations, financial transactions, claims etc. My client has debarred, disown and severed all relations with him. **Rahimullah Ansari** (Advocate) Ch.112, Lawyers Block, Saket District Court Delhi.

PUBLIC NOTICE

Notice is hereby given to the General Public on behalf of our client that Mr. Rahul Choudhary is the owner of Property No.212, measuring 42 sq. mtrs, out of Khasra No.187 Min., situated at Village Jhandapur Pargana Loni, Tehsil & Distt. Ghaziabad, vide Gift Deed dt. 11.11.2019, Doc. No.13853 executed by Mr. Kanak Singh. All persons are hereby informed that above mentioned owner wants to sell the said property to a person who intends to obtain loan from our client against the said property, if anybody has any objection/s upon the ownership of above owner over the said property, its sale/mortgage/litigation, and any other objections, kindly inform the undersigned in writing on the below mentioned address within 07 days of the present.
Kumar & Associates (Advocates & Consultants)
200, 2nd Flr., 23 Shivaji Marg, Moti Nagar, N.Delhi-15
legal@kmalegal.com Ph.: 011-41112527-28

NORTHERN RAILWAY

Invitation of Tenders through E-Procurement system

Principal Chief Materials Manager, Northern Railway, New Delhi-110001, for and on behalf of the President of India, invites e-tenders through e-procurement system for supply of the following items:-

S. N0	Tender No.	Brief Description	Qty.	Closing Date
01	19240931	MOTOR FOR COMPRESSOR	50 NOS	31-05-24
02	19245031	BLOWER FOR OIL COOLING UNIT WITH CASING	50 NOS	03-06-24
03	19245033	OIL PUMP WITH MOTOR TRANSFORMER	52 NOS	03-06-24
04	07240472	EMERGENCY BRAKE ACCELERATOR EB3 S/L	286 NOS	03-06-24
05	15245057B	AJTB (BG) TRACK GAUGE 1676 MM	02 NOS	05-06-24
06	15235238B	AIR COMPRESSOR ROTARY SCREW ELECTRIC DRIVEN (CAPACITY 300 CFM)	02 NOS	05-06-24
07	08245077A	PROCUREMENT OF SMPS BASED 48V 50A BATTERY CHARGER	43 NOS	06-06-24
08	77249006 RGC	RUNNING CONTRACT FOR ELASTIC RAIL CLIP TYPE MK-V	5281840 NOS	06-06-24
09	77249003 RGC	RUNNING CONTRACT FOR VARIOUS TYPES OF METAL LINERS	22119800 NOS/PAIR	07-06-24
10	02240098	4.5 KW UNDER SLUNG TYPE CONSTANT VOLTAGE REGULATED CUM EMERGENCY BATTERY CHARGER	232 NOS	10-06-24
11	19241414	DOUBLE POLE BUSHING	25 NOS	10-06-24
12	15235260A	CNC AXLE TURNING LATHE INDIGENOUS	01 NOS	11-06-24
13	07230299A	DUMP VALVE GV12-ESRA FOR WSP	272 NOS	28-06-24
14	19240622	SET OF DAMPER FOR WAP-5 LOCOS	13 SET	01-07-24

NOTE -1. Vendors may visit the IREPS website i.e. www.ireps.gov.in for details. 2. No Manual offer will be entertained. Tender Notice NO. 11/2024-2025 Dated : 08.05.2024 1394/2024

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PERSONAL

I,Vishesh Jain S/o Sunil Kumar Jain,H.No.W-15-E/10,Western Avenue,Sainik Farms,Deoli, Delhi-110062 have changed my name to Vieshesh Jain.
0040727447-9

I,Vidhee Baliyan,D/o Vikash Baliyan R/o B-402,Hare Krishna Valley Apartments, Sector-18A,Dwarka,New Delhi-110075 have changed my name to Vidhi Balyan permanently.
0040727416-11

I, Geeta D/o Sanjay Gulati R/o 5J-6B, NIT ,Faridabad-121001,Haryana have changed my name to Geeta Gulati permanently.
0040727416-9

I, Md Fahim S/o Mehmood Hasan,R/o T-1A,Nizamuddin West, Hazrat Nizamuddin, New-Delhi-110013,have changed my name to Mohammad Fahim,for all future purposes.
0040727445-9

I,Akhileshwar Kumar,S/o Mathura Singh,R/o WZ-31 A,Near Super Bazar, Gol Chakkar, Palam Village,New Delhi-110045,have changed my name to Akhleshwar Kumar,permanently.
0040727416-7

I,Arsh Kumar Dogra s/o Pankaj Kumar,R/o Aryabhatta Hostel, NSUT,Sec-3,Dwarka, Delhi-110078, have changed my name to Arsh Dogra permanently.
0040727416-8

I,Chander Mohan,S/O Durga Dass Sharma,R/O 31-A,Gali No-2 East Guru Angad-Nagar Delhi-110092,Have Changed My Name To Chander Mohan Sharma,Permanently.
0040727447-10

I,Kum.Nilopher,w/o Salim Khan,R/o 5531,Gali No-3,Old Seelampur,Delhi-110031,have changed my name to Nilofar, for all future purposes.
0040727440-10

I,Shazia Umar,R/o B-1,Flat.No.402,4th-Floor,Taj Apartment,Zakir Nagar, Okhla, New Delhi-110025, have changed my minor daughter's name,from Aleeza to Aleeza Hayat Kapoor permanently.
0040727447-11

I,Shazia Umar,R/o B-1, Flat No.402,4th-Floor,Taj Apartment,Zakir Nagar,Okhla, New Delhi-110025,have changed my minor daughter's name,from Afreen to Aafreen Hayat Kapoor,permanently.
0040727447-12

I,Neelam w/o Dev Karan Goyal,R/o B1A/20A,Janak Puri,Delhi-110058,have changed my name to Neelam Goyal permanently.
0040727471-8

I,Nasir s/o Ali Hasan R/o RZ-6A, Khusi Ram Park,Om Vihar Extn.,Uttam Nagar,Delhi-110059,have changed my name to Nasir Ahmed, permanently.
0040727416-10

I,MOHD SAMEER,S/o MOHD ASHRAF R/o H.No-A-46,4TH FLOOR A-BLOCK,NEW SEELAMPUR,Delhi-110053,have changed my name to MOHD SAMAR,for all purposes.
0040727409-12

I, Kingshok Sen Laskar S/o Kishalay Sen Laskar R/o,Flat-No.B-303, Brindawan-Gardens CGHS, Plot-No-10,Sector-12, Dwarka,New Delhi-78 and permanent-address House-No.77/6, Ramkrishna Sarani (By-Lane), Niranjan-Nagar,Siliguri, Darjeeling, West Bengal-734006, have changed my name to Kingshuk Sen Laskar.
0040727530-5

I,Arti W/O Dinesh Popli R/O.C-220, West Patel Nagar Delhi-110008 have changed my name to Arti Popli.
0040727530-3

I, Kingshok Sen Laskar S/o Kishalay Sen Laskar R/o,Flat-No.B-303, Brindawan-Gardens CGHS, Plot-No-10,Sector-12, Dwarka,New Delhi-78 and permanent- address House-No.77/6, Ramkrishna Sarani (By-Lane), Niranjan-Nagar,Siliguri, Darjeeling, West Bengal-734006, have changed my minor son's name Kanishka Sen Laskar to Kanishk Sen Laskar. Aged-13-Years.
0040727530-4

"IMPORTANT"

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[See Rule 8(1)] SYMBOLIC POSSESSION NOTICE (for Immovable Property/ies)

Whereas, the undersigned being the Authorised Officer of the **PUNJAB NATIONAL BANK, CIRCLE SASTRA, SCO 43, 2nd FLOOR, PHASE-2, MOHALI (PUNJAB)**, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act (Second) Ordinance, 2002 (Ord. 3 of 2002) (Now Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002) (Act No. 54 of 2002) dt. 17.12.2002) and in exercise of powers conferred under section 13(12) read with rule 3 (Substituted for "Rule 9" vide GSR 1046(E), dt. 03.11.2016, w.e.f. 04.11.2016) of Security Interest (Enforcement) Rules 2002, issued a Demand Notice to the Borrower(s) on the date mentioned hereunder calling upon the Borrower(s) to repay the amount mentioned in the respective demand notices within 60 days from the date of receipt of the said notice.
The Borrower(s) / Legal Heir(s) having failed to repay the amount, notice is hereby given to the Borrower(s) / Legal Heir(s) and the public in general that the undersigned has taken **SYMBOLIC POSSESSION** of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of Section 13 read with Rule 8 of the Security Interest (Enforcement) Rules, 2002.
The Borrower(s) / Legal Heir(s) in particular and public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of the **PUNJAB NATIONAL BANK, BRANCH OFFICE - PHASE-1, MOHALI (040810)**, for an amount(s) of mentioned here below and interest thereon.
[The Borrower's / Legal Heir(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.]

Name of the Borrower(s) / Guarantor(s) & Mortgagor(s)	Description of the Immovable Property/ies	Date of Demand Notice	Date of Symbolic Possession	Amount Recoverable
Borrower(s):- Smt. Babli Vijan W/o Sh. Pardeep Vijan, R/o House No. 572, Ward No. 23, Near Dharamshala Ramdasia, Khanna - 141401 (Legal Heir).	All that part and parcel of Residential Flat No. B-1 (2BHK), Covered Area 644 sq. ft. Super Area 1040 sq. ft. Ground Floor, Bains Building, Sante Majra, Kharar, Distt. SAS Nagar, HB No. 186, Registered vide Document No. 2020-21/15/1/13704 dated 12.03.2021 in the name of Late Sh. Kapil Vijan S/o Pardeep Kumar Vijan. **Further Details:-** Khewat / Khatauni No. 474/483, Khasra No. 8//21/2(3-4), 22(8-0), 23(8-0), Kite 3 Area Share 23/6912 out of 19 Kanal 4 Marle i.e. 0 Kanal 1.27 Marle, Tehsil Kharar, Distt. SAS Nagar. **Sides:- North:** Road 20 Ft.; **East:** Stairs & Flat A-1 Ground Floor; **South:** Other Property 20 Ft.; **West:** Flat No. C-1, Ground Floor.	19.09.2023	08.05.2024	**Rs. 22,94,320/-** as on **18.06.2021** with interest debited upto **31.05.2021** with further interest w.e.f. **01.06.2021** plus penal interest and other legal expenses at contract rate till the date of payment in full.

Dated: 08.05.2024 **Place:** Mohali **AUTHORIZED OFFICER**

Public Notice For E-Auction For Sale Of Immovable Properties

Sale of Immovable property mortgaged to IIFL Home Finance Limited (Formerly known as India Infoline Housing Finance Ltd.) (IIFL-HFL) Corporate Office at Plot No. 98, Udyog Vihar, Phase-IV, Gurgaon-122015 (Haryana) and **Branch Office at "SCO NO 96 , Rajinder Nagar , Opposite NRI Bhawan , Near Thesil Chowk, Jalandhar City-144001"/ SCO no 2907-08, 2nd Floor, Adjacent to Karnataka Bank, Sector 22C, Chandigarh-160022** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002(hereinafter "Act"). Whereas the Auhorized Officer ("AO") of IIFL-HFL had taken the possession of the following property/ies pursuant to the notice issued U/S 13(2) of the Act in the following loan accounts/prospect nos. with a right to sell the same on "AS IS WHERE IS, AS IS WHAT IS BASIS and WITHOUT RECOURSE BASIS" for realization of IIFL-HFL's dues, The Sale will be done by the undersigned through e-auction platform provided at the website: www.iiflonehome.com

Borrower(s) / Co-Borrower (s) / Guarantor(s)	Demand Notice Date and Amount	Description of the Immovable property/ Secured Asset	Date of Physical Possession	Reserve Price
1. Mr. Bikram Kumar, 2. Mr. Ashu Kumar 3. Mrs. Putali Kumari **(Prospect No IL10205275)**	**18-Sep-2023** **Rs. 15,38,747/-** (Rupees Fifteen Lakh Thirty Eight Thousand Seven Hundred and Forty Seven Only) **Bid Increase Amount Rs. 25,000/-**(Rupees Twenty Five Thousand Only)	All that part and parcel of the property bearing H No 107, Property out of Khasra No. 29//16/3, 17/1, 16/2, 24/2, 25/1, 31//4/4, 5, 14//2, 9, 12, 13, 14, 13//22, Near Bulandpur Pulli, Bulandpur Road, Village Bulandpur, Jalandhar City, Tehsil And District Jalandhar, Punjab, India, 144001. Property Type: Land Area, Super Built Up Area, Carpet Area Property Area: 576.00 Sq.ft, 868.00 Sq.ft, 694.00 Sq.ft	**22-Apr-2024** **Total Outstanding As On Date 10-Apr-2024 Rs. 16,73,261/-** (Rupees Sixteen Lakh Seventy Three Thousand Two Hundred Sixty One Only)	Rs. 12,09,000/- (Rupees Twelve Lakh Nine Thousand Only) **Earnest Money Deposit (EMD) Rs. 1,20,900/-** (Rupees One Lakh Twenty Thousand Nine Hundred Only)
1. Mr. Ratti Bhan 2. Mr. Ved Ram 3. Mrs. Veena 4. Ratti Bhan Org 5. Ved Ram Org **(Prospect No IL10473063)**	**14-Dec-2023 & Rs.11,81,199/-** (Rupees Eleven Lakh Eighty One Thousand One Hundred and Ninety Nine Only) **Bid Increase Amount Rs. 20,000/-** (Rupees Twenty Thousand Only)	All that part and parcel of the property bearing Plot no.274 Bearing Khata no.2/2 Khasra no. 414(3-11), 416(4-0), 417(3-10), 418(7-2),419(6-9), 420(5-14), 421(5-2), 422(2-17), situated at Bala ji Smart City, Village Dhanoni, Tehsil-Derabassi, District S.A.S. Nagar, Mohali , Punjab -140508. Area Admeasuring (In Sq. Ft.): Property Type: Land_Area, Built_Up_Area ,Carpet_Area Property Area: 900.00, 810.00 , 688.00.	**Symbolic Possession 10-Apr-2024** **Total Outstanding as On Date 10-April-2024 Rs. 12,39,764/-** (Rupees Twelve Lakh Thirty Nine Thousand Seven Hundred Sixty Four Only)	**Rs. 8,78,000/-** (Rupees Eight Lakh Seventy Eight Thousand Only) **Earnest Money Deposit (EMD) Rs. 87,800/-** (Rupees Eighty Seven Thousand Eight Hundred Only)
1. Mr. Madan Lal 2. Mrs.Surinder Kaur 3. Mr.Vikas Kumar **(Prospect No IL10136316)**	**19-Feb-2022 & Rs.12,35,390/-** (Rupees Twelve Lakh Thirty Five Thousand Three Hundred Ninety Only) **Bid Increase Amount Rs. 20,000/-** (Rupees Twenty Thousand Only)	All that part and parcel of the property bearing House Out Of Bearing Khasra No.17//21/1 Min, Area Admeasuring 562 Sq. Ft., Situated At Kot Khalsa Sub Urban, Abadi Adarsh Nagar Tehsil Amritsar-Ii Distt. Amritsar, 143001 **(Land Area Ad.Meaasuring: 522 Sq.ft, Carpet Area Ad.Measuring: 477 Sq.ft, Built Up Area Ad.Measuring: 530 Sq.ft)**	**Physical Possession 18-Feb-2024** **Total Outstanding as On Date 10-Apr-2024 Rs. 15,95,911/-** (Rupees Fifteen Lakh Ninety Five Thousand Nine Hundred Eleven Only)	**Rs. 8,88,000/-** (Rupees Eight Lakh Eighty Eight Thousand Only) **Earnest Money Deposit (EMD) Rs. 88,800/-** (Rupees Eighty Eight Thousand Eight Hundred Only)

Best Information Known By IIFL HFL:- There is Civil Suit Bearing No.CS/2699/2022 titled as Sunita Devi Vs IIFL pending before Civil Judge Jr. Div. Civil Court Amritsar.
Note:- Sale shall subject to the outcome of Civil suit mentioned above, also bidder is requested to do the necessary due-diligence before participating in auction proceedings.

Date of Inspection of property	EMD Last Date	Date/ Time of E-Auction
07-June-2024 1100 hrs -1400 hrs	10-June-2024 till 5 pm.	12-June-2024 1100 hrs-1300 hrs.

Mode Of Payment:- EMD payments are to be made vide online mode only. To make payments you have to visit https://www. iiflonehome.com and pay through link available for the property/ Secured Asset only.
Note: Payment link for each property/ Secured Asset is different. Ensure you are using link of the property/ Secured Asset you intend to buy vide public auction.
For balance payment, upon successful bid, has to pay through RTGS/NEFT. The accounts details are as follows: a) Name of the Account:- IIFL Home Finance Ltd., b) Name of the Bank:- Standard Chartered Bank, c) Account No:-9902879xxxxx followed by Prospect Number, d) IFSC Code:- SCBL0036001, e) Bank Address: Standard Chartered Bank, 90 M.G. Road, Fort, Mumbai-400001.

TERMS AND CONDITIONS:-

1. For participating in e-auction, Intending bidders required to register their details with the Service Provider https://www. iiflonehome.com well in advance and has to create the login account, login ID and password. Intending bidders have to submit / send their "Tender FORM" along with the payment details towards EMD, copy of the KYC and PAN card at the above mentioned Branch Office.
2. The bidders shall improve their offer in multiple of amount mentioned under the column "Bid Increase Amount". In case bid is placed in the last 5 minutes of the closing time of the auction, the closing time will automatically get extended for 5 minutes.
3. The successful bidder should deposit 25% of the bid amount (after adjusting EMD) within 24 hours of the acceptance of bid price by the AO and the balance 75% of the bid amount within 15 days from the date of confirmation of sale by the secured creditor. All deposit and payment shall be in the prescribed mode of payment.
4. The purchaser has to bear the cess, applicable stamp duty, fees, and any other statutory dues or other dues like municipal tax, electricity charges, land and all other incidental costs, charges including all taxes and rates outgoings relating to the property.
5. Bidders are advised to go through the website https: //www.iiflonehome.com and https://www.iifl.com/home-loans/properties-for-auction for detailed terms and conditions of auction sale & auction application form before submitting their Bids for taking part in the e-auction sale proceedings.
6. **For details, help procedure and online training on e-auction prospective bidders may contact the service provider E mail ID:- care@iiflonehome.com, Support Helpline Numbers:@1800 2672 499.**
7. **For any query related to Property details, Inspection of Property and Online bid etc. call IIFL HFL toll free no. 1800 2672 499 from 09:30 hrs to 18:00 hrs between Monday to Friday or write to email:- care@iiflonehome.com**
8. Notice is hereby given to above said borrowers to collect the household articles, which were lying in the secured asset at the time of taking physical possession within 7 days, otherwise IIFL-HFL shall not be responsible for any loss of property under the circumstances.
9. Further the notice is hereby given to the Borrower/s, that in case they fail to collect the above said articles same shall be sold in accordance with Law.
10. In case of default in payment at any stage by the successful bidder / auction purchaser within the above stipulated time, the sale will be cancelled and the amount already paid will be forfeited (including EMD) and the property will be again put to sale.
11. AO reserves the rights to postpone/cancel or vary the terms and condition of tender/auction without assigning

STATUTARY 30 DAYS SALE NOTICE UNDER RULE 8 (6) OF THE SARFAESI ACT, 2002

The Borrower are hereby notified to pay the sum as mentioned above along with upto dated interest and ancillary expenses before the date of Tender/Auction, failing which the property will be auctioned/sold and balance dues if any will be recovered with interest and cost

Place:- Punjab , Date: 09-May-2024 **Sd/- Authorised Officer, IIFL Home Finance Limited.**

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E-AUCTION NOTICE

CIRCLE SASTRA, CIRCLE OFFICE, BARNALA ROAD, NEAR BABA BHUMAN SHAH CHOWK, SIRSA cs8316@pnb.co.in

Auction Ref No. June 2024 **SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES** **Date: 08-05-2024**

E Auction sale notice for sale of immovable assets under the Securitisation and Reconstruction of financial assets and enforcement of Security Interest Act, 2002 with provision to rule 8(6) of Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to borrower(s) and guarantor(s) that the below described immovable property mortgaged/Charged to the secured creditor, the constructive/physical/symbolic possession of which has been taken by the authorised officer of the bank/secured creditor, will be sold on **"As is Where is", "As is what is", and "Whatever there is",** on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/Secured creditor from the respective borrower(s) and guarantor(s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF THE SECURED ASSETS

Sr. No.	Name of the Branch, Name of the Account, Name & addresses of the Borrower/Guarantors Account	Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagers of property(ies))	A) Dt. Of Demand Notice u/s 13(2) of SARFESI ACT 2002 B) Outstanding amount as on C) Possession Date u/s 13(4) of SARFESI ACT 2002 D) Nature of Possession Symbolic/Physical/Constructive	A)Reserve Price (Rs. in Lacs) B)EMD (last date of deposit of EMD) C)Bid Increase Amount	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors
1.	**PNB Branch Office : Bhuna, Fatehabad M/S Shanti Industries** **1.** M/S Shanti Industries, Uklana Road, 2 KM Stone, VPO Bhuna, District Fatehabad 125111. **2.** Smt. Kamlesh W/O Sh. Suresh Kumar H.No. 4555, Near Anaj Mandi, VPO Bhuna-125111. **3.** Smt. Promila W/O Sh. Lila krishan H.No. 4556 Near Anaj Mandi, VPO Bhuna 125111. **4.** Smt. Santosh W/O Sh. Mukesh Kumar H.No. 4556, Near Anaj Mandi, VPO Bhuna 125111. **5.** Smt. Anju Rani W/O Sh. Rajesh Kumar H.No. 4556, Near Anaj Mandi, VPO Bhuna 125111. **6.** Sh. Rajesh Kumar S/O Sh. Birkha Ram H.No. 4556 Near Anaj Mandi VPO Bhuna 125111. **7.** Smt. Shanti Devi W/O Sh. Birkha Ram, H.No. 4554, Near Anaj Mandi VPO Bhuna 125111. **8.** Sh. Lila Krishan S/O Sh. Birkha Ram H.No. 4556, Near Anaj Mandi, VPO Bhuna 125111. **9.** Sh. Birkha Ram H.No. 4554, Near Anaj Mandi, VPO Bhuna 125111.	Godown with rooms situated at Gali Haryana Cotton Factory wali, Hissar Road, Bhuna measuring 10.50 Marla or 316.66 Sq. Yards as per sale Deed no. 3565 dated 14-03-2013 standing in the name of Smt. Shanti Devi W/O Birkha Ram i.e. 21/310 share of 7 Kanal 15 Marla comprised in Khewat No. 4804 Khatuni no. 5182 bearing Khasra No. 338//4/1(7-15) as per Jamabandi for the year 2011-2012. East: P/O Other, West: P/O Other, North: Godown, South: Street.	A) 04-06-2021 B) Rs 5,68,01,891.07 (Rupees Five Crore Sixty Eight Lacs One Thousand Eight Hundred Ninety One and Paise Seven only) as on 30-04-2021 and interest and expenditures thereon from 01-05-2021 C) 22-09-2021 D) Symbolic Possession	A) Rs. 26,68,000/- B) Rs. 2,66,800/- 06-06-2024 C) Rs. 10,000/-	07-06-2024 11:00AM to 03:00 PM with unlimited extension of 10 min.	NIL
2.	**PNB Branch Office : Bhuna, Fatehabad. M/S Shanti Industries** **1.** M/S Shanti Industries, Uklana Road, 2 KM Stone, VPO Bhuna, District Fatehabad 125111. **2.** Smt. Kamlesh W/O Sh. Suresh Kumar H.No. 4555, Near Anaj Mandi, VPO Bhuna-125111. **3.** Smt. Promila W/O Sh. Lila krishan H.No. 4556 Near Anaj Mandi, VPO Bhuna 125111. **4.** Smt. Santosh W/O Sh. Mukesh Kumar H.No. 4556, Near Anaj Mandi, VPO Bhuna 125111. **5.** Smt. Anju Rani W/O Sh. Rajesh Kumar H.No. 4556, Near Anaj Mandi, VPO Bhuna 125111. **6.** Sh. Rajesh Kumar S/O Sh. Birkha Ram H.No. 4556 Near Anaj Mandi VPO Bhuna 125111. **7.** Smt. Shanti Devi W/O Sh. Birkha Ram, H.No. 4554, Near Anaj Mandi VPO Bhuna 125111. **8.** Sh. Lila Krishan S/O Sh. Birkha Ram H.No. 4556, Near Anaj Mandi, VPO Bhuna 125111. **9.** Sh. Birkha Ram H.No. 4554, Near Anaj Mandi, VPO Bhuna 125111.	Factory land and Building situated in south of Model Town School Bhuna Haryana Cotton Factory, Hissar Road, VPO Bhuna measuring 1K 4M i.e. comprised in khewat no. 3226 Khatuni no. 3442 bearing Khasra No. 3132(0-8), Khasra No. 3133(0-8), Khasra No. 3134(0-8) as per Jamabandi for the year 2011-2012 standing in the name of Sh. Lila Krishan vide sale deed no. 2158 dated 12-01-2006. East: Shop of Vijay Singh, West: Hanuman Mandir, North: Street, South: P/O Veena Devi.	A) 04-06-2021 B) Rs 5,68,01,891.07 (Rupees Five Crore Sixty Eight Lacs One Thousand Eight Hundred Ninety One and Paise Seven only) as on 30-04-2021 and interest and expenditures thereon from 01-05-2021 C) 22-09-2021 D) Symbolic Possession	A) Rs.68,51,000/ B) Rs. 6,85,100/- 06-06-2024 C) Rs. 10,000/-	07-06-2024 11:00AM to 03:00 PM with unlimited extension of 10 min.	NIL
3.	**PNB Branch Office : Bhuna, Fatehabad. M/S Shanti Industries** **1.** M/S Shanti Industries, Uklana Road, 2 KM Stone, VPO Bhuna, District Fatehabad 125111. **2.** Smt. Kamlesh W/O Sh. Suresh Kumar H.No. 4555, Near Anaj Mandi, VPO Bhuna-125111. **3.** Smt. Promila W/O Sh. Lila krishan H.No. 4556 Near Anaj Mandi, VPO Bhuna 125111. **4.** Smt. Santosh W/O Sh. Mukesh Kumar H.No. 4556, Near Anaj Mandi, VPO Bhuna 125111. **5.** Smt. Anju Rani W/O Sh. Rajesh Kumar H.No. 4556, Near Anaj Mandi, VPO Bhuna 125111. **6.** Sh. Rajesh Kumar S/O Sh. Birkha Ram H.No. 4556 Near Anaj Mandi VPO Bhuna 125111. **7.** Smt. Shanti Devi W/O Sh. Birkha Ram, H.No. 4554, Near Anaj Mandi VPO Bhuna 125111. **8.** Sh. Lila Krishan S/O Sh. Birkha Ram H.No. 4556, Near Anaj Mandi, VPO Bhuna 125111. **9.** Sh. Birkha Ram H.No. 4554, Near Anaj Mandi, VPO Bhuna 125111.	Commercial Plot situated at Sanchla Road, VPO Bhuna measuring 6 Marla 5 Sarsai (197 Sq. Yards) i.e. 391/9600 share of 8 Kanal comprised in Khewat No. 2294 Khatuni No. 2459 bearing Khasra No. 243//20(8-0) as per Jamabandi 2011-2012 by virtue of sale deed no. 3018 dated 03-01-2013 standing in the name of Smt. Shanti Devi W/O Birkha Ram. East: Plot of Other, West: House of Rattan Mittal, North: Street, South: House of Rattan Mittal.	A) 04-06-2021 B) Rs 5,68,01,891.07 (Rupees Five Crore Sixty Eight Lacs One Thousand Eight Hundred Ninety One and Paise Seven only) as on 30-04-2021 and interest and expenditures thereon from 01-05-2021 C) 22-09-2021 D) Symbolic Possession	A) Rs. 23,31,000/- B) Rs. 2,33,100/- 06-06-2024 C) Rs. 10,000/-	07-06-2024 11:00AM to 03:00 PM with unlimited extension of 10 min.	NIL
4.	**PNB Branch Office : Bhuna, Fatehabad. M/S Shanti Industries** **1.** M/S Shanti Industries, Uklana Road, 2 KM Stone, VPO Bhuna, District Fatehabad 125111. **2.** Smt. Kamlesh W/O Sh. Suresh Kumar H.No. 4555, Near Anaj Mandi, VPO Bhuna-125111. **3.** Smt. Promila W/O Sh. Lila krishan H.No. 4556 Near Anaj Mandi, VPO Bhuna 125111. **4.** Smt. Santosh W/O Sh. Mukesh Kumar H.No. 4556, Near Anaj Mandi, VPO Bhuna 125111. **5.** Smt. Anju Rani W/O Sh. Rajesh Kumar H.No. 4556, Near Anaj Mandi, VPO Bhuna 125111. **6.** Sh. Rajesh Kumar S/O Sh. Birkha Ram H.No. 4556 Near Anaj Mandi VPO Bhuna 125111. **7.** Smt. Shanti Devi W/O Sh. Birkha Ram, H.No. 4554, Near Anaj Mandi VPO Bhuna 125111. **8.** Sh. Lila Krishan S/O Sh. Birkha Ram H.No. 4556, Near Anaj Mandi, VPO Bhuna 125111. **9.** Sh. Birkha Ram H.No. 4554, Near Anaj Mandi, VPO Bhuna 125111.	House/Godown situated in south of model town school Bhuna, Haryana Cotton Factory, Hissar Road, VPO Bhuna measuring 6.75 marla i.e. 136/1300 share of 3 K 5 M comprised in khewat no. 4807 Khatuni no. 5185 bearing Khasra no. 338//7/1/1(3-5) as per jamabandi for the year 2011-2012 vide sale deed no. 1169 dated 24-07-2007 in the name of Smt. Shanti Devi W/O Bhirkha Ram. East: Street, West: House of Raj Kumar Goyal, North: Plot of Other, South: House of Raj Pal Thakur.	A) 04-06-2021 B) Rs 5,68,01,891.07 (Rupees Five Crore Sixty Eight Lacs One Thousand Eight Hundred Ninety One and Paise Seven only) as on 30-04-2021 and interest and expenditures thereon from 01-05-2021 C) 22-09-2021 D) Symbolic Possession	A) Rs. 19,03,000/- B) Rs. 1,90,300/- 06-06-2024 C) Rs. 10,000/-	07-06-2024 11:00AM to 03:00 PM with unlimited extension of 10 min.	NIL
5.	**PNB Branch Office : Bhuna, Fatehabad. M/S Shanti Industries** **1.** M/S Shanti Industries, Uklana Road, 2 KM Stone, VPO Bhuna, District Fatehabad 125111. **2.** Smt. Kamlesh W/O Sh. Suresh Kumar H.No. 4555, Near Anaj Mandi, VPO Bhuna-125111. **3.** Smt. Promila W/O Sh. Lila krishan H.No. 4556 Near Anaj Mandi, VPO Bhuna 125111. **4.** Smt. Santosh W/O Sh. Mukesh Kumar H.No. 4556, Near Anaj Mandi, VPO Bhuna 125111. **5.** Smt. Anju Rani W/O Sh. Rajesh Kumar H.No. 4556, Near Anaj Mandi, VPO Bhuna 125111. **6.** Sh. Rajesh Kumar S/O Sh. Birkha Ram H.No. 4556 Near Anaj Mandi VPO Bhuna 125111. **7.** Smt. Shanti Devi W/O Sh. Birkha Ram, H.No. 4554, Near Anaj Mandi VPO Bhuna 125111. **8.** Sh. Lila Krishan S/O Sh. Birkha Ram H.No. 4556, Near Anaj Mandi, VPO Bhuna 125111. **9.** Sh. Birkha Ram H.No. 4554, Near Anaj Mandi, VPO Bhuna 125111.	Residential property situated at ward no. 5, Aggarwal Colony east of Anaj Mandi, Bhuna standing in the name of Smt. Santosh W/O Mukesh Kumar as per sale deed no. 1173 dated 01-08-2017 measuring 8 Marla i.e. ½ share of 0K 16M comprised in Khewat No. 1326 Khatuni No. 1392 bearing Khasra No. 265//6/3(0-16) as per Jamabandi for the year 2016-2017.	A) 04-06-2021 B) Rs 5,68,01,891.07 (Rupees Five Crore Sixty Eight Lacs One Thousand Eight Hundred Ninety One and Paise Seven only) as on 30-04-2021 and interest and expenditures thereon from 01-05-2021 C) 22-09-2021 D) Symbolic Possession	A) Rs. 55,38,000.00/- B) Rs. 5,53,800.00/- 06-06-2024 C) Rs. 10,000/-	07-06-2024 11:00AM to 03:00 PM with unlimited extension of 10 min.	NIL
6.	**PNB Branch Office : Bhuna, Fatehabad. M/S Shanti Industries** **1.** M/S Shanti Industries, Uklana Road, 2 KM Stone, VPO Bhuna, District Fatehabad 125111. **2.** Smt. Kamlesh W/O Sh. Suresh Kumar H.No. 4555, Near Anaj Mandi, VPO Bhuna-125111. **3.** Smt. Promila W/O Sh. Lila krishan H.No. 4556 Near Anaj Mandi, VPO Bhuna 125111. **4.** Smt. Santosh W/O Sh. Mukesh Kumar H.No. 4556, Near Anaj Mandi, VPO Bhuna 125111. **5.** Smt. Anju Rani W/O Sh. Rajesh Kumar H.No. 4556, Near Anaj Mandi, VPO Bhuna 125111. **6.** Sh. Rajesh Kumar S/O Sh. Birkha Ram H.No. 4556 Near Anaj Mandi VPO Bhuna 125111. **7.** Smt. Shanti Devi W/O Sh. Birkha Ram, H.No. 4554, Near Anaj Mandi VPO Bhuna 125111. **8.** Sh. Lila Krishan S/O Sh. Birkha Ram H.No. 4556, Near Anaj Mandi, VPO Bhuna 125111. **9.** Sh. Birkha Ram H.No. 4554, Near Anaj Mandi, VPO Bhuna 125111.	House situated at Gali No. 1, Ward no. 2 Aggarwal Colony, behind Anaj Mandi, Bhuna as per sale deed no 476 dated 11-09-1997 in the name of Sh. Birkha Ram measuring 10 Marla comprised in khewat No. 1116 Khatuni no. 1203 bearing Khasra No. 265//6/1/4(0-10) as per Jamabandi for the year 2011-2012.	A) 04-06-2021 B) Rs 5,68,01,891.07 (Rupees Five Crore Sixty Eight Lacs One Thousand Eight Hundred Ninety One and Paise Seven only) as on 30-04-2021 and interest and expenditures thereon from 01-05-2021 C) 22-09-2021 D) Symbolic Possession	A) Rs. 74,13,000.00/- B) Rs. 7,41,300.00/- 06-06-2024 C) Rs. 10,000/-	07-06-2024 11:00AM to 03:00 PM with unlimited extension of 10 min.	NIL
7.	**PNB Branch Office : Fatehabad, Haryana. Chirag Soya Milk** **1.** M/S Chirag Soya Milk, Plot No 655 Near Shiv Mandir Hans Colony, Fatehabad Pin 125050. **2.** Mahender Kumar S/o Sher Singh ,Near Power House Hans Colony Fatehabad.	**1.** Soya Milk Boiler (Manufacturing 2019) Quantity-1. **2.** Soya Milk Cooker (Manufacturing -2019 Quantity-1. **3.** Testing machine (Manufacturing -2019) Quantity-1. **4.** Pouch Packing Machine (Manufacturing -2019)Quantity-1. **5.** Fridge-2 Big & 1 Small & Chiller (Manufacture -2019) Quantity -3. **6.** Double Head Paneer Press Machine (Manufacture -2019)Quantity -1.	A) 08-06-2022 B) Rs. 17,36,308.05 (Rupees Seventeen Lakh Thirty Six Thousand Three Hundred Eight and Paise Five only with further interest until payment in full (interest and expenditures thereon from 01-06-2022) C) 24-07-2023 D) Physical Possession	A) Rs.3,23,000.00/- B) Rs. 32,300.00/- 06-06-2024 C) Rs. 10,000/-	07-06-2024 11:00AM to 03:00 PM with unlimited extension of 10 min.	NIL

Terms and conditions of E Auction Sale
The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:
1) The properties are being sold on **"AS IS WHERE IS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS".**
2) The particulars of secured assets specified in the schedule hereinabove has been stated to the best of the information of the authorised officer, but the authorised officer shall not be answerable for any error, misstatement or omission in this proclamation.
3) For any enquiry please contact Under Signed at 9813022527.
4) The sale will be done by the undersigned through e Auction platform provided at the **website https://www.mstcecommerce.com on 07-06-2024 @ 11:00 AM.**
5) For detailed term and conditions of the sale, please refer **www.ibapi.in, www.tenders.gov.in, www.mstcecommerce.com, https://eprocure.gov.in/epublish/app.**

Dated: 08.05.2024 **Authorized Officer, Punjab National Bank,**
Place: Sirsa **Secured Creditor.**

STATUTORY SALE NOTICE OF 15 DAYS UNDER RULE 8(6) OF THE SARFAESI ACT, 2002



"IMPORTANT"

Whilst care is taken prior to acceptance of advertising copy, it is not possible to verify its contents. The Indian Express (P) Limited cannot be held responsible for such contents, nor for any loss or damage incurred as a result of transactions with companies, associations or individuals advertising in its newspapers or Publications. We therefore recommend that readers make necessary inquiries before sending any monies or entering into any agreements with advertisers or otherwise acting on an advertisement in any manner whatsoever.

Notice for Loss of Share Certificate of TVS Motor Company Limited
(FOR CLAIM FROM IEPF AUTHORITY)

Notice is hereby given that the following share certificate(s) of TVS Motor Company limited has/have been lost or misplaced or stolen and registered holder(s) / legal heir(s) is/are in the process of applying to Investor Education and Protection Fund (IEPF) Authority for refund of the shares and dividends transferred to IEPF

Folio No.	Name of Shareholder	No. of Share	Share Certificate No(S)	Distinctive Nos.	
				From	To
K1737	Katapadi Purushotham - Shetty	500	1728	1537181	1537680
	Manohar Nagappa Shetty	500	15178	239200422	239200921

This notice is being issued as per Schedule III of the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2017, as amended from time to time.

The public are hereby warned against purchasing or dealing in any way, with the above share certificates. Any person(s) who has / have any claim in respect of the said share certificate(s) should lodge such claim with evidence to the Company, at its Registered Office, M/s TVS Motor Company Limited, 'Chaitanya", No.12, Khader Nawaz Khan Road, Nungambakkam, Chennai - 600 006 (email id: contactus@tvsmotor.com) or to its Share Transfer Agents, Integrated Registry Management Services Private Limited, "Kences Towers", 2nd Floor, No.1 Ramakrishna Street, North Usman Road, T Nagar, Chennai — 600 017,(emaild id: srirams@integratedindia.in) within 15 days of publication of this notice, after which no claim will be entertained and the legal heir(s) of the registered holder will apply to IEPF for refund of shares and dividends. Any person dealing with the above said shares will be doing so at their own risk.

Vasantha N Shetty,
Katapadi, Udupi
(Name and address of the claimant)

Place : UDUPI
Date : 09-05-2024

MIDLAND MICROFIN LIMITED

Midland microfin beyond microfinance

Registered Office:- The AXIS, Plot No.1, R.B. Badri Dass Colony, G.T Road, Jalandhar (PB) 144001 (INDIA)
(CIN: U65921PB1988PLC008430) Tel : +91-181-5076000, Fax No : +91- 181-2236070 Website : www.midlandmicrofin.com

Extract of the Audited Financial Results for the quarter and financial year ended March 31, 2024 (₹ in millions unless otherwise stated)

S. No.	Particulars	Quarter Ended		Year Ended	
		31-03-2024 Audited	31-03-2023 Audited	31-03-2024 Audited	31-03-2023 Audited
1	Total Income from Operations	1,620.85	1,167.13	5,308.72	3,944.05
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	320.74	231.38	940.10	615.09
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	320.74	231.38	940.10	615.09
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	256.78	182.95	721.55	468.33
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	257.58	195.52	727.14	467.28
6	Paid up Equity Share Capital	476.11	455.70	476.11	455.70
7	Instruments entirely equity in nature	434.68	335.16	434.68	335.16
8	Reserves (excluding Revaluation Reserve)	1,751.06	1,057.78	1,751.06	1,057.78
9	Securities Premium Account	2,216.74	1,627.05	2,216.74	1,627.05
10	Net worth	4,878.59	3,475.69	4,878.59	3,475.69
11	Paid up Debt Capital / Outstanding Debt	19,372.23	15,239.64	19,372.23	15,239.64
12	Outstanding redeemable preference shares	455.42	410.98	455.42	410.98
13	Debt Equity Ratio (in times)	3.97	4.38	3.97	4.38
14	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) -				
	1. Basic (Rs.)	3.26	4.18	16.45	10.28
	2. Diluted (Rs.)	3.11	4.18	15.53	10.28
15	Capital Redemption Reserve	42.80	42.80	42.80	42.80
16	Debenture Redemption Reserve	36.63	36.63	36.63	36.63

Notes:

1. The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on May 08, 2024, in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The above results for the quarter and financial year ended March 31, 2024 have been reviewed by the Statutory Auditors of the Company.
2. The above is an extract of the detailed format of Audited Financial Results filed with the Stock Exchange under Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of Audited Financial Results are available on the stock exchange website (www.bseindia.com) and the website of the Company (www.midlandmicrofin.com).
3. The above Financial Results have been prepared in accordance with Indian Accounting Standards (Ind-AS) notified by the Ministry of Corporate Affairs.

For Midland Microfin Limited
Sd/-
Amardeep Singh Samra
Managing Director

Place : Jalandhar
Date: May 08, 2024

SALE NOTICE
SHRI LAKSHMI COTSYN LIMITED (In Liquidation)

Liquidator: Mr. Rohit Sehgal
Registered Office: 19/X-1 Krishnapuram Kanpur Uttar Pradesh 208007
Email : iamrs101@gmail.com, shrilakshmi@truproinsolvency.com, rohit.sehgal@truproinsolvency.com
Contact No.: +919729048235 (Mr. Rahul Saini)

E-Auction

Sale of Assets under Insolvency and Bankruptcy Code, 2016
Date and Time of E-Auction: 05.06.2024 at 3.00 pm to 5.00 pm
(With unlimited extension of 5 minutes each)
Last Date to submit eligibility documents: 24.05.2024 by 5:00 pm IST
Last Date to deposit EMD: 31.05.2024 by 5:00 pm IST

Sale of Assets and Properties owned by **Shri Lakshmi Cotsyn Limited (in Liquidation)** forming part of Liquidation Estate formed by the Liquidator, appointed by the Hon'ble National Company Law Tribunal, Allahabad Bench, vide order dated 1st July 2020. The sale will be done by the undersigned through the e-auction platform https://ncltauction.auctiontiger.net

Block	Asset	Reserve Price (in Rs.)	EMD Amount (in Rs.)	Incremental Value (in Rs.)
A	**Sale of Land at Malwan - Denim Unit, (Including both Industrial and Residential Area) having the following details** Industrial Land: Approx Area. = 46.72 Acres Residential Land: Approx Area. = 4.65 Acres	20.00 Crores	2.00 Crores	5.00 Lakhs
B	**Demolition of Structure and Removal of all debris generated from demolished structure at Malwan Unit having the following details** Industrial Building: Approx Build Up Area. = 875578.74 Square Ft. Residential Building: Approx Build Up Area = 1,36,628 Square Ft.	14.58 Crores	1.45 Crores	5.00 Lakhs
C	**Sale of land and building at Malwan - Denim Unit (Including both Industrial & Residential Area) having the following details** Industrial Land: Approx Area. = 46.72 Acres Residential Land: Approx Area. = 4.65 Acres Industrial Building: Approx Build Up Area. = 875578.74 Square Ft. Residential Building: Approx Build Up Area = 1,36,628 Square Ft.	32.68 Crores	3.26 Crores	10.00 Lakhs
D	**Sale of the Company as a going concern along with land and building at Malwan - Denim Unit (Including both Industrial and Residential Area) having the following details** Industrial Land: Approx Area. = 46.72 Acres Residential Land: Approx Area. = 4.65 Acres Industrial Building: Approx Build Up Area. = 875578.74 Square Ft. Residential Building: Approx Build Up Area = 1,36,628 Square Ft.	34.4 Crores	3.44 Crores	10.00 Lakhs

Terms and Condition of the E-auction are as under

1. E-Auction will be conducted on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS BASIS" through approved service provider M/S E-procurement Technologies Limited (Auction Tiger).
2. **THE COMPLETE AND DETAILED INFORMATION ABOUT THE ASSETS OF THE COMPANY ARE AVAILABLE IN THE "E-AUCTION PROCESS DOUCMENT" AS ANNEXURE -VI IN THE DOCUMENT, WHICH IS AVAILABLE ON THE WEBSITES i.e. https://ncltauction.auctiontiger.net. THIS SALE NOTICE MUST BE READ ALONGWITH THE "E-AUCTION PROCESS DOUCMENT" TO GET THE COMPLETE INFORMATION.**
3. The Complete E-Auction process document containing details of the Assets, online e-auction Bid Form, Declaration and Undertaking Form, General Terms and Conditions of online auction sale are available on websites https://ncltauction.auctiontiger.net and http://www.shrilakshmi.in/ Contact: Mr. Ramprasad at +91-6351896834/079-61200586 & 6351896834 ramprasad@auctiontiger.net/ neha.gyani@auctiontiger.net/ support@auctiontiger.net (Ongoing to the link https://ncltauction.auctiontiger.net) interested bidders will have to search for the mentioned company by using either one of the two options, (i) Company's name (Shri Lakshmi Cotsyn Limited),or by,(II)State and property type).

a) In case there is even one bidder for Block D then the auction for Block A, Block B and Block C would be cancelled;
b) In case there is even one bidder for Block C and no bidder by Block D, then the auction for Block A and Block B would be cancelled;
c) In case there is no bidder for Block B, Block C and Block D, then the auction for Block A would be cancelled.
d) In case, the bidding for any block as specified above is cancelled, then the eligible Bidders who have submitted their bid documents for such block(s) shall be informed about cancellation and all such Bidders shall have an option to revise their bid documents and the EMD and participate in the bidding for other available Blocks as the case may be, provided they confirm the same in writing within **1(one)** day from the date of receipt of information about cancellation of bids from the Liquidator and pay the balance EMD, if any. However, no fresh bid / EMD for participation in block A, B, C and D shall be entertained after 5:00 PM of 23.05.2024 except under this sub-clause.

4. The intending bidders, prior to submitting their bid, should make their independent inquiries regarding the title of property, dues of local taxes, electricity and water charges, maintenance charges, if any & inspect the property at their own expenses & satisfy themselves. The properties mentioned above can be inspected by the prospective bidders at the site with prior appointment, contacting **Mr. Rahul Saini: 9729048235.**
5. The intending bidders are required to deposit Earnest Money Deposit (EMD) amount either through DD/NEFT/RTGS in the Account of **"SHRI LAKSHMI COTSYN LIMITED IN LIQUIDATION." Account No.: 50200050452182,** HDFC Bank Limited, Branch: The Peach Tree, C- Block, Sushant Lok1, Gurgaon 122002, IFSC Code: HDFC0002686, or through DD drawn on any Scheduled Bank in the name of SHRI LAKSHMI COTSYN LIMITED IN LIQUIDATION" or give a Bank Guarantee for the EMD Amount as per Format A or Format B as given in the Complete E-Auction process document.
6. The intending bidder should submit the evidence for EMD Deposit or Bank Guarantee and Request Letter for participation in the E- Auction along with Self attested copy of (1) Proof of Identification (2) Current Address-Proof (3) PAN card (4) Valid e-mail ID (5) Landline and Mobile Phone number (6) Affidavit and Undertaking, as per Annexure 1 (7) Bid Application Form as per Annexure II (8) Declaration by Bidder, as per Annexure III, the formats of these Annexure can be taken from the Complete E-Auction process document. These documents should reach the office of the liquidator or by E-mail, at the address given below before **5:00 PM of 24.05.2024**. The Name of the Eligible Bidders will be determined by the Liquidator to participate in e- auction on the portal (https://ncltauction.auctiontiger.net). The e-auction service provider (Auction tiger) will provide User id and password by email to eligible bidders.
7. In case, a bid is placed in the last 5 minutes of the closing time of the e-auction, the closing time will automatically get extended for 5 minutes with unlimited extension. The bidder who submits the highest bid amount (not below the reserve price) on closure of e-Auction process shall be declared as the Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Liquidator.
8. The EMD of the Successful Bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders, who have participated in the bidding process, shall be refunded. The EMD shall not bear any interest. The Liquidator will issue a Letter of Intent (LOI) to the Successful Bidder in accordance with terms specified under E-auction process document and the Successful Bidder shall have to deposit the balance amount (Successful Bid Amount – EMD Amount) within 30 days of issuance of the LOI by the Liquidator. Default in deposit of the balance amount by the successful bidder within the time limit as mentioned in the LOI would entail forfeiture of the entire amount deposited (EMD + Any Other Amount) by the Successful Bidder.
9. The Successful Bidder shall bear the applicable stamp duties/transfer charge, fees etc. and all the taxes, duties, rates, assessment charges, fees etc. in respect of the property put on auction.
10. The Liquidator has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-Auction or withdraw any property or portion thereof from the auction proceeding at any stage without assigning any reason thereof.
11. After payment of the entire sale consideration, the sale certificate/agreement will be issued in the name of the successful bidder only and will not be issued in any other name.
12. The sale shall be subject to provisions of Insolvency and Bankruptcy Code, 2016 and regulations made there under.
13. E- auction date & Time : 05.06.2024 from 3.00 p.m. to 5.00 p.m. (with unlimited extension of 5 minutes each)

Sd/-
Rohit Sehgal
Liquidator, Shri Lakshmi Cotsyn Limited- in Liquidation
IBBI Regn. No.: IBBI/IPA-001/IP-P00528/2017-2018/10953
Address for correspondence: 581, 4th Floor, Sector - 27, Gurgaon, Haryana-122002
Email ID: iamrs101@gmail.com, shrilakshmi@aaainsolvency.com
Contact No.: 9729048235 (Mr. Rahul Saini)

Date: 09/05/2024
Place: Gurugram

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EXTRACT OF THE DETAILED FORMAT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31 MARCH 2024

₹ In Lakh

Sl. No.	Particulars	Quarter ended 31 March 2024	Quarter ended 31 December 2023	Quarter ended 31 March 2023	Year ended 31 March 2024	Year ended 31 March 2023
1	Total Income from operations	1,15,184	1,09,435	86,782	4,26,025	3,14,157
2	Net Profit/(Loss) for the period/ year before Tax	5,853	14,985	13,622	57,041	40,604
3	Net Profit/(Loss) for the period/ year after Tax	4,335	11,214	10,138	42,557	30,233
4	Total comprehensive income for the period/ year	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
5	Paid up Equity Share Capital	51,478	51,478	44,947	51,478	44,947
6	Reserves Excluding (Revaluation Reserves)				1,97,133	1,25,965
7	Share Premium	77,487	81,416	48,876	77,487	48,876
8	Net Worth	2,48,611	2,48,205	1,70,912	2,48,611	1,70,912
9	Outstanding Debt	3,22,253	2,40,623	3,35,420	3,22,253	3,35,420
10	Outstanding Redeemable Preference Shares	-	-	-	-	-
11	Debt Equity Ratio	0.83	0.54	1.47	0.83	1.47
12	Earnings Per Share (EPS) (Face value of ₹ 10/- each)* - Basic (₹)	0.91	2.43	2.26	8.96	6.73
	- Diluted (₹)	0.91	2.42	2.25	8.94	6.71
13	Total debts ** to total assets	12.35%	9.90%	16.59%	12.35%	16.59%
14	Capital Adequacy Ratio - Basel II	23.27%	21.03%	19.83%	23.27%	19.83%
15	% of Gross NPA to Gross Advances	4.76%	4.16%	2.49%	4.76%	2.49%
16	% of Net NPA to Net Advances	2.26%	2.19%	1.13%	2.26%	1.13%
17	Return on Assets *	0.17%	0.51%	0.55%	1.86%	1.63%

* Quarterly numbers are not annualised.
**Debt represents borrowings with residual maturity of more than one year. Total debt represents total borrowings.

Note: 1) Capital Redemption Ratio, Debenture Redemption Reserve, Debt Service Coverage Ratio and Interest Service Coverage Ratio are not applicable being Banking company.

2) The above is an extract of the detailed format of quarterly financial results filed with the stock exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The Full Format of the standalone Results for the quarter and year ended 31 March 2024 is available on the Stock Exchange websites www.bseindia.com, www.nseindia.com and also on the Company's website www.esafbank.com.

Sd/-
Kadambelil Paul Thomas
Managing Director & CEO
DIN: 00199925

Place : Mannuthy
Date : 8 May 2024

CIN: U65990KL2016PLC045669
Regd. & Corp. Office: ESAF Small Finance Bank, Building No. VII/83/8, ESAF Bhavan, Thrissur - Palakkad National Highway, Mannuthy, Thrissur, Kerala - 680651.

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Aseem Infrastructure Finance Limited

ASEEM INFRA FINANCE

Regd. Office: 4th Floor, UTI Towers, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400051. **CIN:** U65990MH2019PLC325794
Website: www.aseeminfra.in **Tel:** 022 69631000 | **Email:** info@aseeminfra.in

Extract of Consolidated Financial Results for the quarter and year ended March 31, 2024

(All amounts are in INR Lakhs, unless otherwise stated)

Sl. No.	Particulars	For the quarter ended			Year ended	
		March 31, 2024 (Audited)	December 31, 2023 (Reviewed)	March 31, 2023 (Audited)	March 31, 2024 (Audited)	March 31, 2023 (Audited)
1	Total Income from Operations	30,869.13	31,312.57	24,174.25	1,19,570.15	78,911.95
2	Net Profit /(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	5,632.83	7,500.68	5,307.04	26,742.27	18,841.36
3	Net Profit /(Loss) for the period before tax (after exceptional and/or Extraordinary items)	5,632.83	7,500.68	5,307.04	26,742.27	18,841.36
4	Share of net profit of associate accounted using equity method	3,468.70	3,622.32	2,636.40	12,961.10	10,041.56
5	Net Profit /(Loss) for the period after tax (after exceptional and/or Extraordinary items)	6,970.38	8,468.58	5,933.62	30,232.10	22,104.58
6	Total Comprehensive Income for the period [comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	6,991.45	8,463.97	5,935.56	30,226.48	22,076.47
7	Paid-up equity share capital including redeemable preference shares	2,38,058.63	2,38,058.63	2,38,058.63	2,38,058.63	2,38,058.63
8	Reserves (excluding revaluation reserves)	88,064.40	81,072.92	57,837.92	88,064.40	57,837.92
9	Securities Premium Account	16,872.55	16,872.55	16,872.55	16,872.55	16,872.55
10	Net Worth	3,26,123.02	3,19,131.55	2,95,896.55	3,26,123.02	2,95,896.55
11	Paid-up Debt Capital (Outstanding Debt)	11,55,605.81	10,77,666.63	10,04,244.09	11,55,605.81	10,04,244.09
12	Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil	Nil
13	Debt Equity Ratio	3.54	3.38	3.39	3.54	3.39
14	Earnings per share (of ₹10 each) (for continuing and discontinuing operations) (not annualised)					
	Basic (₹)	0.29	0.36	0.25	1.27	0.93
	Diluted (₹)	0.29	0.36	0.25	1.27	0.93
15	Capital Redemption Reserve/ Debenture Redemption Reserve	NA	NA	NA	NA	NA

Notes:

1 The above is an extract of detailed format of quarterly consolidated financial results filed with the Stock Exchange under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full formats of the standalone and consolidated financial results are available on www.nseindia.com and www.aseeminfra.in. The above consolidated financial results of the Company have been prepared in accordance with the Companies (Indian Accounting Standards) Rules, 2015 ("Ind AS") prescribed under section 133 of the Companies Act, 2013.

2 The aforesaid financial results of the Company have been subjected to audit by Statutory Auditors and were reviewed by the Audit Committee and approved by the Board of Directors at the respective meetings held on May 08, 2024.

3 The Company has been assigned credit ratings as mentioned below:

Instruments	Nature	Credit Rating Agency	Rating Assigned
Non-convertible debentures	Long Term Instrument	CARE	AA+ (Positive)
Non-convertible debentures	Long Term Instrument	CRISIL / ICRA / India Ratings	AA+ (Stable)
Long-term fund-based/Non-fund based bank lines	Long Term Instrument	ICRA	AA+ (Stable)
Short-term fund-based/Non-fund based bank lines	Short Term Instrument	ICRA	A1+
Commercial Paper	Short Term Instrument	CARE/CRISIL	A1+
Market linked debenture	Long Term Instrument	ICRA	AA+ PP-MLD (Stable)

4 The figures for previous period/year have been regrouped wherever required, to correspond with those of the current period.

For and on behalf of the Board of Directors of
Aseem Infrastructure Finance Limited
Padmanabh Sinha
Director
DIN: 00101379

Place: Mumbai
Date: May 08, 2024

Ratios	Description	As at March 31, 2024 (Audited)	As at March 31, 2023 (Audited)
Debt-Equity Ratio	Total Debt / Total Equity	3.54	3.39
Debt Service Coverage Ratio	Not Applicable	NA	NA
Interest Service Coverage Ratio	Not Applicable	NA	NA
Outstanding Redeemable Preference Shares (quantity and value)	NIL	Nil	Nil
Capital Redemption Reserve / Debenture Redemption Reserve*	Not Applicable	NA	NA
Net Worth	Share capital + Reserves and surplus	3,26,123.03	2,95,896.55
Net Profit After Tax	0	30,232.10	22,104.58
Earnings Per Share (not annualised)	PAT / Weighted average number of shares	1.27	0.93
Current Ratio	Not Applicable	NA	NA
Long Term Debt to Working Capital	Not Applicable	NA	NA
Bad Debts to Account Receivable Ratio	Not Applicable	NA	NA
Current Liability Ratio	Not Applicable	NA	NA
Total Debts to Total Assets	Total Debt / Total Asset	77.48%	76.86%
Debtors Turnover	Not Applicable	NA	NA
Inventory Turnover	Not Applicable	NA	NA
Operating Margin (%)	Profit Before Tax / Total Revenue	33.21%	36.60%
Net Profit Margin (%)	PAT / Total Revenue	25.28%	28.01%
Sector Specific Equivalent Ratios			
Gross Non-Performing Assets (GNPAs)	No NPA	Nil	Nil
Net Non-Performing Assets (NNPAs)	No NPA	Nil	Nil
Capital Adequacy	Capital Adequacy Ratio	20.48%	21.19%
Tier 1 Capital Ratio	-	19.69%	20.40%
Tier 2 Capital Ratio	-	0.79%	0.79%

* Debenture redemption reserve is not required in respect of privately placed debentures in terms of Rule 18(7)(b) of Companies (Share Capital and Debenture) Rules, 2014.

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