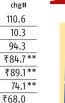
THE MARKETS ON WEDNESDAY

Sensex

Dollar

Nifty Futures*

Business Standard Business Stan



₹89.0 Euro Brent crude (\$/bbl) 74.0 ## Gold (10 gm)### ₹76,086.0 ▲

80,956.3

24,467.4

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₹84.7

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REGIONAL OFFICE #C3, 2nd Floor, Sector 1, Noida, Tel: 0120-2524896

Dated: 29.11.2024

Ref. No. 87787200000254

- o the Borrower/Guarantors/Mortgagor Borrower (Present Address): Mr Ajay Pal Singh S/o Late Chandru Singh R/o: Residential House Plot No-61, Block-G, Sector-Beta-2 Greater Noida, GB Nagar
- Borrower (Permanent Address): Mr Ajay Pal Singh S/o Late Chandru Singh R/o: SB-99 Rampur, Jagir Greater Noida
- CO-Borrower (Present Address): Mr Manoj Kumar S/o Late Chandru Singh
- R/o: Residential House Plot No-61, Block-G, Sector-Beta-2 Greater Noida, GB Nagar
- CO-Borrower (Permanent Address): Mr Manoj Kumar S/o Late Chandru Singh R/o SB-98 Rampur Jagir Greater Noida
- Guarantor (Present Address): Mrs Babita W/o Ajay Pal Singh,
- R/o: Residential House Plot No-61, Block-G, Sector-Beta-2 Greater Noida, GB Nagar
- 6. Guarantor (Permanent Address): Mrs Babita: W/o Ajay Pal Singh R/o SB-99 Rampur Jagir Greater Noida
- Guarantor (Present Address): Mrs Saroj Rani W/o Mr Manoj Kumar R/o: Residential House Plot No-61, Block-G, Sector-Beta-2 Greater Noida, GB Nagar
- Guarantor (Permanent Address): Mrs Saroj Rani W/o Mr Manoj Kumai
- R/o SB-98 Rampur Jagir Greater Noida 9. Guarantor (Present Address): Mrs Rakesh W/o Late Chandru Singh
- R/o: JB 98, Village Rampur Jagir, Greater Noida U.P. -201301
- Guarantor (Permanent Address): Mrs Rakesh W/o Late Chandru Singh R/o: JB 98, Village Rampur Jagir, Greater Noida U.P. -201301
- 1. Guarantor (Present Address): Mr Deepak Agarwal S/o Mr Jagadish Agarwal I-239, Delta-2, Greater Noida, Ú.P.-201301
- 12. Guarantor (Permanent Address) : Mr Deepak Agarwal S/o Mr Jagadish Agarwal I-239, Delta-2, Greater Noida, U.P.-201301

SUBJECT: Notice for exercising the right of redemption under Section 13(8) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "the Act"). The undersigned being the Authorized Officer of Canara Bank, Morna Branch,

(hereinafter referred to as "the secured creditor"), appointed under the Act do hereby issue this notice, under Section 13(8) of the Act read with Rule 8(6) of the SARFAESI Rules, to As you all are aware that the secured creditor had issued the Demand Notices, under Section 13(2) of the Act, on 31.08.2024 (date of Demand Notice), to the borrower Mr Ajay Pal Singh and Sri Manoj Kumar, demanding to pay an amount of Rs. 36,82,895 (Rupees

Thirty six lakhs Eighty two thousand eight hundred ninety Five only) and interest

stated thereon within 60 days from the date of receipt of the said notices. Since, the Borrowers / Firm, the mortgagors and the Guarantor (above mentioned names) having failed to repay the amount mentioned in the above said demand notices, the Authorized Officer under Section 13(4) of the Act had taken symbolic/Physical possession of the secured assets described in the Possession Notice dated 22.11.2024. Further, the said symbolic/ Physical possession notice was duly published in BUSINESS STANDARD HINDI (Name of newspaper in local language) and BUSINESS STANDARD (Name of

English Newspapers) newspapers on 28.11.2024 (Date of publication) To comply with the provision of SARFAESI Act, 2002 read with Rule 8(6) of SARFAESI Rules, you all are hereby given a last and final opportunity to redeem and reclaim the secured assets, which are in possession of the secured creditor, within 30 days from the receipt of this notice, by discharging the liability of Rs. 36,77,882/- (Rupees Thirty Six Lakhs Seventy seven Thousand Eight Hundred Eighty Two only) as on 28.11.2024, plus subsequent interest, costs and expenses in full, failing which the sale notice under the Act will be published in the newspaper specifying one of the following modes mentioned below, to sell the secured assets:

- By obtaining quotations from the persons dealing with similar secured assets or
- otherwise interested in buying assets; or
- ii. By inviting tenders from the public; or iii. By holding public auction including through e-auction mode; or
- iv. By private treaty

As per Section 13(8) of the Act, you are entitled to redeem the secured Assets at any time before the date of publication of sale notice in Newspapers, failing which your Right to edeem the mortgaged property as per Section 13(8) of the Act shall stand extinguished. This is without prejudice to any other rights available to the secured creditor under the subject Act/ or any other law in force.

Thanking You.

CANARA BANK **AUTHORISED OFFICER**

Aadhar Housing Finance Ltd.

Corporate Office: Unit No.802, Natraj Rustomjee, Western Express Highway and M.V.Road, Andheri (East), Mumbai-400069 Mathura Branch: 1st Floor, Lalit Grace Spire, 64/138/1A, Ahilya Bai Chowk, Dampier Nagar, Mathura 281001 (Uttar Pradesh)

Authorised Officer: Anuj Saxena, Contact No.: 8149195908 Meerut Branch: 1st Floor, Aryan Square, Near PVS Mall, Yojna No. - 3, I.S. 190, Shastri Nagar. Meerut - 250002 (Uttar Pradesh)

Authorised Officer: Udayveer Singh, Contact No.: 9997306900

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

Vhereas the Authorised Officer, Aadhar Housing Finance Limited (AHFL) has taken the Possession u/s 13(4) of the Securitisation & Reconstruction of Financial Asset and Enforcement of Security interest Act, 2002 (The SARFAESI Act, 2002) of the property ("the Secured Asset") given below The Authorised Officer has received offer of Sale from some interested party against the above mentioned Secured Asset under the SARFAESI Act for recovery of the Secured Debt. Now, the Authorised Officer is hereby giving the Notice to Sale of the above said property through Private Treaty in terms of rule 8 and 9 of the Security Interest (Enforcement) Rules 2002. The Details of the Account are as follows:

Sr. No.	Loan Code No.	Name of the Borrower/ Co-Borrowers	Notice Date & Amount	Reserve Price (RP)	Total Outstanding Loan Amount as on Date 11-10-2024	Description of the Secured Asset
1	(Loan Code No. 05900000971/ Mathura Branch)	Mohan Shyam Singh Jadaun (Borrower) Hariom (Co-borrower)	09-02-2023 & ₹ 17,26,484/-	₹ 15,20,000/-	₹ 8,10,345/-	All that piece and parcel of property bearing, House At Kh No 1315 Shiv Colony Mouza Chahata Mathura, Uttar Pradesh - 281401 Boundaries : East- Plot Sanjay Bhargav, West- Property Vinay Kumari, North- House of Fatte Thakur & Road less than 20 ft., South- Property Vinay Kumari
2	(Loan Code No. 00500001581/ Meerut Branch)	Sushama Devi (Borrower) Sikander Singh (Co-borrower)	10-04-2024 & ₹ 5,72,283/-	₹ 8,50,000/-	₹ 1,05,907/-	All that piece and parcel of property bearing, Plot on Khasra No 136 4 138 1 Khurrampur Kankar Khera Near Govt School, Meerut, Uttar Pradesh- 250002 Boundaries : East- 20 Feet Wide Road, West- 10 Feet Wide Road, North- Property of Omkar Sharma, South- Property of owner

The Authorised officer will hold auction for sale of the Secured Asset on 'As is where is Basis'. 'As is what is basis' and 'Whatever is there is basis'. AHFL is not responsible for any liabilities whatsoever pending upon the said property. The Authorised Officer reserves the right to accept or reject the offer without assigning any eason whatsoever and sale will be subject to confirmation by Secured Creditor. On the acceptance of offer of proposed buyer, he/she is required to deposit 25% of accepted price inclusive adjustment of Earnest Money Balance immediately and the balance amount shall be paid by the purchaser within 15 (fifteen) days from date of acceptance of Offer by the Secured Creditor. The proposed buyer is to note that in case of failure of payment of balance amount by him/her within the time specified, the amount already deposited shall stand forfeited and property will be resold accordingly.

This is 15 DAYS SALE NOTICE UNDER SARFAESI ACT, 2002 is hereby given to the public in general and in particular to the Borrower (s), Co-Borrower (s) and Guaranto (s) that the above described immovable property mortgaged/charged to the Secured Creditor, the Physical Possession of which has been taken by the Authorisec Officer of Aadhar Housing Finance Limited (AHFL) Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" and to the amount due to Aadhar Housing Finance Ltd., in full before the date of sale, auction is liable to be stopped.

f the Borrower(s), Co-borrower(s) has any buyer who is ready to purchase the mortgage property/secured asset at price above the given reserve price ther Borrower(s), Co-borrower(s) must intimate to AHFL on or before 20-12-2024 AHFL shall give preference to him. If Borrower(s), co-borrower(s) fails to intimate on oi before 20-12-2024 the AHFL will proceed sale of property at above given reserve price.

The Date of Auction is fixed for 20-12-2024

Place : Uttar Pradesh Date: 05-12-2024

Sd/- (Authorised Officer) For Aadhar Housing Finance Limited

UNIPARTS

Uniparts India Limited

Registered Office: Gripwel House, Block-5, Sector C 6 & 7 Vasant Kuni. New Delhi 110070

CIN: L74899DL1994PLC061753

Email: compliance.officer@unipartsgroup.com; Website: www.unipartsgroup.com

Companies Act, 2013, as amended (the "Act"), read together with the Rule 20 and Rule 22 of the Companies (Managemen 3, 2020, 17/2020 dated April 13, 2020, 20/2020 dated May 5, 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 09/2024 dated September 19, 2024, issued by the Ministry of Corporate Affairs, Government of India (the "MC/ Circulars"), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosur tatutory modification(s) or re-enactment(s) thereof, for the time being in force), Uniparts India Limited ("Company") is RTA"), Company's Registrar and Share Transfer Agent / Depository Participants ("DPs") / Depositories as on Friday November 29, 2024 ("Cut-off date"). The Company has completed the despatch of the Postal Ballot Notice vide emai

The Company is providing to its Members the facility to exercise their right to vote on the resolution proposed in the Postal Ballot Notice only by electronic means ("e-voting"). Members are requested to provide their assent or dissen through e-voting only. The Company has availed the services of Link Intime for facilitating e-voting to enable the Shareholders to cast their votes electronically. The detailed procedure for e-voting is enumerated in the Notes to the Postal Ballot Notice, Members are requested to note that the e-voting shall commence from Thursday, December 05, 2024, at 9.00 AM. (1ST) and shall end on Friday, January 03, 2025, at 5.00 P.M. (1ST). The e-voting facility

off date should treat the Postal Ballot Notice for information purpose only. The voting rights of shareholders shall be n proportion to their share in the paid-up equity share capital of the Company as on the Cut-off date

The Board has appointed Mr. Neelesh Kumar Jain, Company Secretary in Practice of M/s. NKJ & Associates Membership No. F-5593, CP No. 5233), Practicing Company Secretaries, as the scrutinizer ("Scrutinizer") for conducting

The Resolutions, if passed by the requisite majority through Postal Ballot, will be deemed to have been passed on the last date specified for e-voting, i.e., January 03, 2025. The result of the e-voting will be announced on or before Fuesday, January 07, 2025 at the Registered Office of the Company and shall be available on the Company's website

at www.unipartsgroup.com and on the website of RTA at https://instavote.linkintime.co.in.

the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and

Depository Participant(s) with whom they maintain their demat accounts. Members holding shares in physical form. are requested to register/update their email address by writing to the Company/RTA, along with folio number, name of shareholder, scanned copy of the share certificate (front and back), PAN card (self-attested scanned copy) and AADHAR (self-attested scanned copy). The Members, holding shares in physical mode may send the aforesaid documents to update/register the email address on compliance.officer@unipartsgroup.com or at the following

M/s. Link Intime India Private Limited, Unit: Uniparts India Limited, Noble Heights, 1st Floor, Plot No. NH 2, LSC, C-1 Block, Near Savitri Market, Janakpuri, New Delhi-110058.

"FAQs") and Instavote e-Voting manual available at https://instavote.linkintime.co.in, under help section or write an email to Mr. Rajiv Ranjan, AVP - e-voting, Link Intime, C-101, 247 Park, L.B.S. Marg, Vikhroli (West)

Head Legal, Company Secretary & Compliance Officer

BHARAT HEAVY ELECTRICALS LIMITED

NOTICE

(for the attention of Equity Shareholders of the Company) Sub: Transfer of Dividend and Equity Shares of the company to Investor Education and Protection Fund (IEPF) Authority

Pursuant to Investor Education and Protection Fund Authority (Accounting, Audit, Transfe and Refund) Rules, 2016, as amended, Notice is hereby given to the shareholders who have not encashed any dividend declared by the Company starting from 2017-18 (Interin Dividend) onwards, that in case, they do not claim/ encash dividend declared by the Company for the last 7 years consecutively i.e. from 2017-18 (Interim Dividend) onwards, action will be initiated to transfer their underlying shares to IEPF by 09th March, 2025. The names of the shareholders whose shares are due for transfer, along with folio number or DP ID/ Client ID are available on the website of the company a <u> https://bhel.com/shareholders-who-have-not-claimed-dividend-consecutively</u> 2017-18-interim-dividend. Adhering to the various requirements set out in the Rules, the company has also communicated individually the concerned shareholders of the same whose shares are liable to be transferred to IEPF, at their latest available address.

Shareholders are advised to encash unclaimed dividend by above mentioned date by sending formal letter alongwith requisite documents to our Registrar & Transfer Agent, **M/s Alanki**t Assignments Limited. In case, the concerned shareholder does not encash dividend by above mentioned date, the Company shall be compelled to transfer the unclaimed dividend for 2017-18 (Interim Dividend) alongwith the underlying shares held by them to IEPF, without any furthe notice, by following the due process as enumerated in the aforesaid rules. Please note that:-

- 1) Both the unclaimed dividends and the shares transferred to IEPF Authority including al benefits accruing on such shares, if any, can be claimed back by the shareholder from IEPF Authority after following the procedure prescribed by the Rules.
- In case the shareholders have any queries on the subject matter, they may contact the Company at the address indicated above or the Company's Registrar and Transfer Agents at M/s Alankit Assignments Limited., Shri Ramesh Khatua, 4E/2 Alankit House, Jhandewalan Extension, New Delhi-110055 Tel.: 011-42541234; Fax: 011-23552001; Email: rta@alankit.com Website: www.alankit.com
- Shareholders may please note that: -

Place: New Delhi

Date: 04.12.2024

- a) Shareholders holding shares in Demat form may contact the respective Depository Participants (D.P.) to avail the NECS / ECS facility or to update Address/Banl Details/NECS/ECS Mandate, if any.
- b) Shareholders holding shares in physical form may contact our RTA for any updation in address / Bank Details, NECS/ECS Mandate
- To support the Company's Green Initiative the shareholders are requested to registe their email id's with their D.P. (in case of shares in demat form) and with our RTA at rta@alankit.com (in case of shares in physical form)

For Bharat Heavy Flectricals Limited

Dr. Yogesh R Chhabra COMPANY SECRETARY

Name & Address of Borrower

Companies,

To book your copy, sms reachbs to **57575** or

Business Standard



email order@bsmail.in



REDEMPTION NOTICE [SECTION 13(8)] **Branch: Assets Recovery**

Property Details: EMT of property located at Mauza

Bankar, Pargana Bilram, Tehsil Kasgani, Area:

Property Details: Property/House situated at Gata

No. 137 & 138 situated at Mauza Mohanpura,

Pargana- Bilram, Kanshi Ram Nagar, Tehsil &

District Kasganj, Area: 1291.77 Sqm, In the name

of Yash Pundhir S/o Nagendra Singh Pundhir,

Bounded as: East: Property of Neetu Singh, West:

Property of Khan Singh, North: House of Lilawati &

Property Details: 1. Open Plot Property at part of

Notice for exercising the right of redemption under Section 13 (8) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "the Act").

The undersigned being the Authorized Officer of Canara Bank, Specialized ARM Branch, Agra (hereinafter referred to as "the secured creditor"), appointed under the Act do hereby issue this notice, under Section 13(8) of the Act read with Rule 8(6) of the SARFAESI Rules, to you all as under:

As you all are aware that the secured creditor had issued the Demand Notices, under Section 13(2) of the Act, on below mentioned Date to the Borrower/ Mortgagor/Guarantor, demanding to pay below mentioned amount with interest stated thereon within 60 days from the date of receipt of the said notices. Since, the Borrower/ Mortgagor/Guarantor having failed to repay the amount mentioned in the above said demand notices, the Authorized Officer under Section 13(4) of the Act had taken symbolic/Physical possession of the secured assets described below. Further, the said symbolic/ Physical possession notice was duly published in newspapers (details of which are mentioned below. To comply with the provision of SARFAESI Act, 2002 read with Rule 8(6) of SARFAESI Rules, you all are hereby given a last and final opportunity to redeem and reclaim the secured assets, which are in possession of the secured creditor, within 30 days from the receipt of this notice, by discharging the liability plus subsequent interest, costs and expenses in full, failing which the sale notice under the Act will be published in the newspaper specifying one of the following modes mentioned below, to sell the secured assets: (i) By obtaining quotations from the persons dealing with similar secured assets or otherwise interested in buying assets; or (ii) By inviting tenders from the public; or (iii) By holding public auction including through e-auction mode; or (iv) By private treaty

Name & Address of Borrower/Mortgagor/ Date of Demand Notice: 18.02.2019 Guarantor- Shri Roshan Singh S/o Shri Amount of Demand Notice: Rs. 39,04,802/-Bhandari, Post Bahadurpur, Kasganj

Road Agra

Genda Lal, Guarantor- 1. Smt Meena Devi Date of Possession Notice: 17.01.2020 W/o Shri Roshan Singh, 2. Smt Dulari Devi
W/o Shri Genda Lal, Add. of All- Nagla
Details of Publication of symbolic/ Physical possession notice:
Published on 23.01.2020 Local Language Jansatta & English Language Financial Express Date of Redemption Notice: 30 10 2024 Amount of Redemption Notice: Rs. 66,52,372.26 as on 30.10.2024, plus subsequent interest, costs & expenses in full

52.88 Sqm, Bounded as: East: 14" wide Rasta, West: Plot of Rambabu Yadav, North: Plot of Rana Jaju, South: Property of kailash Chandra

Name & Address of Borrower/Mortgagor/ Guarantor 1. M/s Mother Chois Frozen Amount of Demand Notice: Rs. 1,54,74,876/ Foods Prop. Sri Nagendra Singh S/o
Narendra Singh, 2. Sri Yash Pundhir S/o
Details of Publication of symbolic/ Physical possession notice. Narendra Singh, Add. Of Both- 1575, Sbi
Colony, Kasganj Date of Redemption Notice: 25.11.2024

Amount of Redemption Notice: Rs. 3,40,62,076.80 as on 22.11.2024, plus subsequent interest, costs & expenses in full Name & Address of Borrower/Mortgagor/ Date of Demand Notice: 01.02.2023 Guarantor- 1. M/s Monika Fine Art, Amount of Demand Notice: Rs. 41,14,798.34 Smt Monika Sharma W/o Shri Ram Murty Date of Possession Notice: 23.05.2023

Sharma, Add. of Both- B 502 Buland City Details of Publication of symbolic/ Physical possession notice atehabad Road Agra, 3. Shri Ram Murty | Published on 27.05.2023 Local Language Dainik Jagran & Sharma S/o Shri Ram Barosey Lal Sharma, English Language Times of India Add. - 31/82-a Jangjeet Nagar Shamshabad Date of Redemption Notice: 18.10.2024 Amount of Redemption Notice: Rs. 53,81,930.83 as on

Khasra No 335, Plot No 49, 50 & 51, situated at Dauji Residency, Mauza Lodhai, Tehsil & Distt Agra Area: 424.37 Sgm, In the name of Smt Monika Sharma W/o Shri Ram Murty Sharma, Bounded as East: Others Property, West: Rasta wide 20 ft, North Plot No 48. South: Plot No 52

Rasta, South: House of Raman Lal

17.10.2024, plus subsequent interest, costs & expenses in full 2. One commercial Shop No ST-18 situated at Basement of Parsvnath Panchvati Plaza, Taj Nagri Phase II, Agra. Area: 23.13 sqm, In the name of Shri Ram Murty Sharma S/o Shri Ram Bharosey Lal Sharma. Bounded as: East: Store No ST-19 West: Store No ST-17, North: Store No ST-21, South: Common Corridor 3. Open plot Property at Part of Khasra No 335, Plot No 36, 37 situated at Dauji Residency, Mauza Lodhai, Tehsil & Distt

Agra. Area: 167.22 sgm, In the name of Smt Monika Sharma w/o Shri Ram Murty Sharma. Bounded as: East:- Rasta wide 20 ft, West: Plot no 30 & 31, North: Plot no 38, South: Plot no 35 As per Section 13(8) of the Act, you are entitled to redeem the secured Assets at any time before the date of publication of sale notice

n Newspapers, failing which your Right to redeem the mortgaged property as per Section 13(8) of the Act shall stand extinguished. This is without prejudice to any other rights available to the secured creditor under the subject Act/ or any other law in force

Dated: 05-12-2024 Place: Agra

Authorised Officer

Corporate Office: 1st Floor, B 208, A1 & A2, Phase-II, Noida-201305, (U.P.) Tel: +91 120 4581400

POSTAL BALLOT NOTICE AND E-VOTING INFORMATION Members are hereby informed that pursuant to the provisions of Section 110, and other applicable provisions of the

and Administration) Rules, 2014, as amended (the "Management Rules"), General Circular Nos. 14/2020 dated April 2021, 3/2022 dated May 5, 2022 and 11/2022 dated December 28, 2022, 09/2023 dated September 25, 2023 and Requirements) Regulations, 2015 ("LODR Regulations"), Secretarial Standard on General Meetings issued by the nstitute of Company Secretaries of India ("SS-2") and any other applicable law, rules and regulations (including any eeking approval of Members of the Company on the resolutions set out in the Postal Ballot Notice sent to the Members, whose email address is registered with the Company / Link Intime India Private Limited ("Link Intime" or hrough RTA on Wednesday, December 04, 2024.

hall be disabled by Link Intime thereafter and members will not be allowed beyond the said date and time

The voting rights of Members shall be reckoned as on the Cut-off date. A person who is not a Member as on the Cut

he Postal Ballot / e-voting process in a fair and transparent manner.

The copy of the Postal Ballot Notice is available on the Company's website at www.unipartsgroup.com, websites of Members who do not receive the Postal Ballot Notice may download it from the above-mentioned websites

Members holding shares in dematerialised form, are requested to register / update their email address with the

n case the shareholders have any queries or issues regarding e-voting, they may refer the Frequently Asked Questions Mumbai - 400083 at enotices@linkintime.co.in or contact at Tel: 022 - 49186000

> For and on behalf of the Board Uniparts India Limited Jatin Mahajan

केनस वैक Canara Bank िसिडिकेट Syndicate **Auction Sale Notice**

The under mentioned persons are hereby informed that they have failed to pay off the liability in the loan accounts. Notices sent to them by Registered Post have been returned undelivered, to the Bank They are therefore requested to pay off the liability and other charges and redeem the pledged securities on or before 22-12-2024 failing which the said securities will be sold by the Bank in public auction at the cost of the borrower at the Bank's premises at 11:00 A.M. on 23-12-2024 or on any other convenient date thereafter without further notice, at the absolute discretion of the Bank S. N. Date of Loan Loan Number Amt. Due

1.	20-01-2023	180145030107	1,11,826/-	Smt Mamata Pal W/o Yogesh Pal, Add 24/108, Beni Prasad Wazir Pura, Agra
2.	03-11-2021	180108800403	1,04,307/-	Smt Mamata Pal W/o Yogesh Pal, Add 24/108, Beni Prasad Wazir Pura, Agra
3.	22-11-2022	180030254908	1,62,722/-	Sri Ajay Vikram Singh S/o Ram Rakhan Singh, Add Gali No1 Azad Nagar Jail Road Khandari, Agra
4.	26-11-2022	180034326083	1,11,872/-	Sri Ajay Vikram Singh S/o Ram Rakhan Singh, Add Gali No1 Azad Nagar Jail Road Khandari, Agra
5.	19-01-2023	180035699787	1,61,852/-	Sri Ajay Vikram Singh S/o Ram Rakhan Singh, Add Gali No1 Azad Nagar Jail Road Khandari, Agra
6.	11-11-2022	180048118797	1,71,658/-	Sri Ajay Vikram Singh S/o Ram Rakhan Singh, Add Gali No1 Azad Nagar Jail Road Khandari, Agra
7.	08-11-2022	180031952152	1,62,542/-	Sri Narendra Sharma, C/o Popat D Sharma, Add Garghi Shadoriya Agra
8.	22-11-2022	180030954390	1,57,102/-	Sri Narendra Sharma, C/o Popat D Sharma, Add Garghi Shadoriya Agra
9.	30-11-2022	180034386835	98,585/-	Sri Narendra Sharma, C/o Popat D Sharma, Add Garghi Shadoriya Agra
10.	27-12-2021	180036441459	1,45,121/-	Sri Narendra Sharma, C/o Popat D Sharma, Add Garghi Shadoriya Agra
11.	30-07-2021	180042990159	1,55,084/-	Sri Narendra Sharma, C/o Popat D Sharma, Add Garghi Shadoriya Agra
12.	24-05-2022	180007444257	1,61,101/-	Sri Mohan Singh S/o Santosh Singh, Add Vill Chawali Etmadpur, Agra
13.	08-09-2021	180078903893	1,81,472/-	Sri Mayank Chaudhary S/o Sri Dal Chand Verma, Add 53, Tagore Nagar Colony, Agra
14.	02-07-2021	180016857704	1,06,362/-	Smt Nagina D/o Sri Liyakat Ali, Add 35 / 209 - E -4 , Indrapuri Noor Ki Bagichi , Agra
15.	02-09-2021	0192842000715	73,792/-	Smt Vineeta Sisodiya W/o Hemant Tomar, Add Basgoi, Hathras
16.	02-07-2021	0192836000160	1,24,722/-	Sri Pradeep Singh, Add 11C/714 Jyotish Bhawan Nagla Jamuni Naraich Agra
17.	28-09-2021	180021877170	1,56,686/-	Sri Sanjeev Kumar S/O Shiv Ram Singh, Add 49, Suraksha Vihar Colony Bag Rohta Gwalior Road Agra
18.	21-08-2021	180012532243	1,14,657/-	Sri Bhuri Singh S/o Khyaliram Kachhapura, Pusenta
19.	02-11-2021	180029987420	1,51,640/-	Sri Ajay Vikram Singh S/o Ram Rakhan Singh, Add Gali No1 Azad Nagar Jail Road Khandari, Agra
20.	11-09-2021	180218454820	66,830/-	Sri Rahul Sharma S/o Jai Prakash Sharma, Add Santosh Nagar Hathras Road Naraich
21.	28-10-2021	180028936394	82,507/-	Sri Narendra Sharma, C/o Popat D Sharma, Add Garghi Shadoriya Agra
22.	29-10-2021	180029266308	1,47,330/-	Sri Ajay Vikram Singh S/o Ram Rakhan Singh, Add Gali No1 Azad Nagar Jail Road Khandari, Agra
23.	24-09-2021	180021228711	82,601/-	Shri Rupendra Kumar S/O Shri Devaki Nandan, Add. Vill Garhi Thakurdas Patti Pachigai Po Kakua, Agra
24.	07-12-2021	180038308922	1,89,046/-	Sri Narendra Sharma, C/o Popat D Sharma, Add Garghi Shadoriya Agra
_	e: 05-12-20			MANAGER





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CIRCLE SASTRA: GHAZIABAD KJ-13 KAVI NAGAR GHAZIABAD 201001, PHONE NO :- 8295961765, 8283810870 EMAIL ID :- cs8228@pnb.co.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

Date: December 04, 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 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 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	SALE OF THE	SECURED	ASSETS

ot.	Name of the Branch	Description of the Immovable	A) Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002		Date/ Time of	Details of the encumbrances
No.	Name of the Account		D) Outstanding Amount	(Rs. in Lacs)	E-Auction	known to the
	Name & addresses of the Borrower/Guarantors Account		C) Possession Date u/s 13(4) of SARFAESI ACT 2002	F) EMD		secured creditors
			D) Nature of Possession Symbolic/Physical/ Constructive	G) Bid Increase Amount		Authorised Officer
1.			A) 03.07.2019	E) Rs. 265.00 Lakh	10.01.2025	Not Known to us
1	M/S RADHEY TRADING, (1) Prop. Sh. Vishal Goel S/O Sh. Prem Prakash Goel C-313, Gulmohar Enclave, Nehru Nagar Ghaziabad 201001.	U.P. 201002. Area Consisting 276.70sqm	B) Rs.336.19 Lakh + Interest & Charges thereon	F) Rs. 26.50 Lakh	From 11.00	Mr. Ashok Kumar Yadav
			C) 06.09.2019	G) Rs. 1.00 Lakh	A.M to 04.00	Mob.: 9819490364
		Name & addresses of the Borrower/Guarantors Account 1. BO: Chander Nagar M/S RADHEY TRADING, (1) Prop. Sh. Vishal Goel S/O Sh. Prem Prakash Goel C-313, Gulmohar Enclave, Nehru Nagar Ghaziabad 201001. (2) Sh. Vishal Goel S/O Sh. Prem Prakash Goel, Khasra No. 331, Pandav Nagar Indusrial Area Ghaziabad-201001.	Name & addresses of the Borrower/Guarantors Account BO: Chander Nagar M/S RADHEY TRADING, (1) Prop. Sh. Vishal Goel S/O Sh. Prem Prakash Goel C-313, Gulmohar Enclave, Nehru Nagar Ghaziabad 201001. H.No. KI-19, Block-I Kavi Nagar, Sector-18, Ghaziabad U.P. 201002. Area Consisting 276.70sqm Bounded by: (as per sale deed)	Name & addresses of the Borrower/Guarantors Account Name & addresses of the Borrower/Guarantors Account BO: Chander Nagar M/S RADHEY TRADING, (1) Prop. Sh. Vishal Goel S/O Sh. Prem Prakash Goel C-313, Gulmohar Enclave, Nehru Nagar Ghaziabad 201001. (2) Sh. Vishal Goel S/O Sh. Prem Prakash Goel, Khasra No. 331, Pandav Nagar Indusrial Area Ghaziabad-201001. BO: Chander Nagar H.No. KI-19, Block-I Kavi Nagar, Sector-18, Ghaziabad U.P. 201002. Area Consisting 276.70sqm BO Nature of Possession Date u/s 13(4) of SARFAESI ACT 2002 D) Nature of Possession Date u/s 13(4) of SARFAESI ACT 2002 D) Nature of Possession Date u/s 13(4) of SARFAESI ACT 2002 D) Nature of Possession Symbolic/Physical/ Constructive H.No. KI-19, Block-I Kavi Nagar, Sector-18, Ghaziabad U.P. 201002. Area Consisting 276.70sqm Bounded by: (as per sale deed)	Name & addresses of the Borrower/Guarantors Account Name & addresses of the Borrower/Guarantors Account 1. BO: Chander Nagar M/S RADHEY TRADING, (1) Prop. Sh. Vishal Goel S/O Sh. Prem Prakash Goel, Khasra No. 331, Pandav Nagar Indusrial Area Ghaziabad-201001. (2) Sh. Vishal Goel S/O Sh. Prem Prakash Goel, Khasra No. 331, Pandav Nagar Indusrial Area Ghaziabad-201001. BO: Chander Nagar H.No. KI-19, Block-I Kavi Nagar, Sector-18, Ghaziabad U.P. 201002. Area Consisting 276.70sqm BOUNDED No. 331, Pandav Nagar Indusrial Area Ghaziabad-201001. Bounded by: (as per sale deed) C) Possession Date u/s 13(4) of SARFAESI ACT 2002 F) EMD C) Possession Date u/s 13(4) of SARFAESI ACT 2002 F) EMD C) Possession Date u/s 13(4) of SARFAESI ACT 2002 F) EMD C) Bid Increase Amount E) Rs. 265.00 Lakh U.P. 201002. Area Consisting 276.70sqm Bounded by: (as per sale deed)	Name & addresses of the Borrower/Guarantors Account Name & addresses of the Borrower/Guarantors Account C) Possession Date u/s 13(4) of SARFAESI ACT 2002 D) Nature of Possession Symbolic/Physical/ Constructive D) Nature of Possession Date u/s 13(4) of SARFAESI ACT 2002 D) Nature of Possession Date u/s 13(4) of SARFAESI ACT 2002 D) Nature of Possession Date u/s 13(4) of SARFAESI ACT 2002 D) Nature of Possession Date u/s 13(4) of SARFAESI ACT 2002 D) Nature of Possession Date u/s 13(4) of SARFAESI ACT 2002 D) Nature of Possession Date u/s 13(4) of SARFAESI ACT 2002 D) Nature of Possession Date u/s 13(4) of SARFAESI ACT 2002 D) Nature of Possession Date u/s 13(4) of SARFAESI ACT 2002 D) Nature of Possession Date u/s 13(4) of SARFAESI ACT 2002 D) Nature of Possession Date u/s 13(4) of SARFAESI ACT 2002 D) Nature of Possession Date u/s 13(4) of SARFAESI ACT 2002 D) Nature of Possession Date u/s 13(4) of SARFAESI ACT 2002 D) Nature of Possession Date u/s 13(4) of SARFAESI ACT 2002 D) Nature of Possession Date u/s 13(4) of SARF

D) Symbolic Possession R/O KI-19, Block-I Kavi Nagar Ghaziabad Mob: 9810508092 East: House No. 14, West: Road 40 ft wide TERMS AND CONDITIONS: 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 WHA IS BASIS" and WHATEVER THERE IS BASIS. 2. The particulars of Secured Assets Specified in the Schedule here in above have 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 on the proclamation. 3. The Sale will be done by the undersigned online, through e-auction platform provided at the Website https://ebkray.in 4. For detail term and conditions of the sale, please refer https://ebkray.in 8. www.pnbindia.in 5. All statutory dues/ attendant charges/ other dues including registration charges, stamp duty, Tax/ Any Authority charges etc shall have to be born by the purchaser and Authorised Officer or the bank shall not be responsible for any charges, lien in encumbrance are any other dues to govt or any one else in respect of Property (e-auctioned) not known to the bank the intending bidder is advised to make there on independent inquiries regarding the encumbrance on the property

[STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002]

AUTHORISED OFFICER, PUNJAB NATIONAL BANK

DATE: 04.12.2024, PLACE: GHAZIABAD

including statutory liabilities, arrears of property tax, electricity dues etc.





















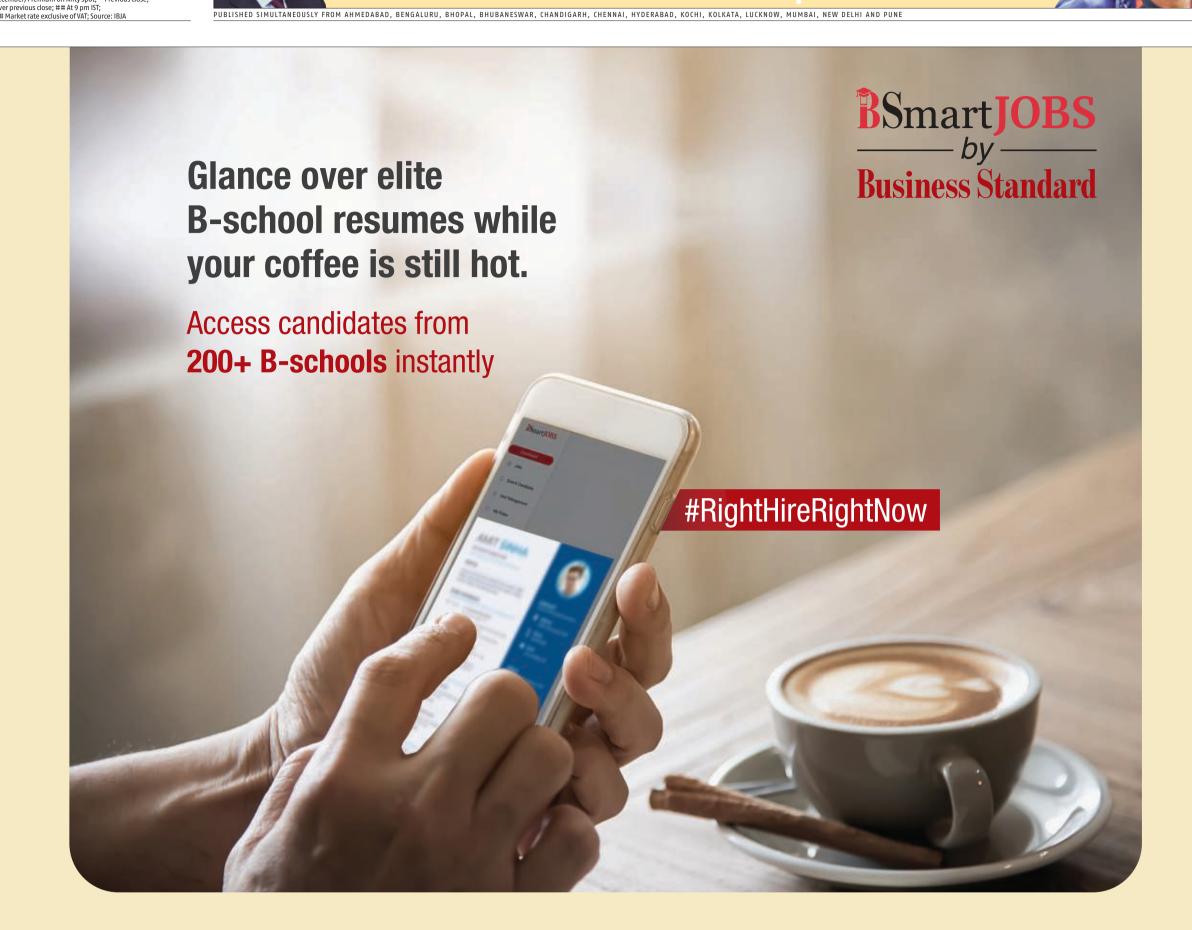
THE MARKETS ON	WEDNESDAY	chg#
Sensex	80,956.3	110.6
Nifty	24,467.4 🔺	10.3
Nifty Futures*	24,561.7 🔺	94.3
Dollar	₹84.7	₹84.7**
Euro	₹89.0	₹89.1**
Brent crude (\$/bbl)	74.0 ##	74.1**
Gold (10 gm)###	₹76,086.0 ▲	₹68.0
*(December) Premium on Ni	fty Snot: **Drevious close	· ·

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यूको बैंक 🦍 UCO BANK

Zonal Office, Recovery Department, 461 Pal Link Road, Jodhpur - 342008

Phone: 0291-2012344, 2633723 E-mail: zojodhpur.rec@ucobank.co.in [Rule-8(6)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 B(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 Possession of which has been taken by the Authorised Officer of UCO Bank Secured Creditor, will be sold on "AS is where is", As is what is", and "Whatever there is" for recovery of Bank's Dues as mentioned below plus interest and expenses due to the UCO Bank Secured Creditor from Following (Borrowers/Mortgagors/Guarantors). The whole schedule of Auction Proceedings is as under:

	E-Auction Date & Time: 27.12.2024 and starts at 01.00 pm to 5:00 PM. Property Inspection Date: 22.12.2024 between 11.00 AM and 1.00 PM							
Г	SCHEDULE OF THE SECURED ASSETS							
20 P	Branch Name and	Description of	Reserve Price	Date of	Date of	Outstanding Amount		
ď	Name of the Borrower/Guarantor	Secured Assets	EMD Amount	Demand Notice	Possession	Outstallullig Allioulit		
1	Branch: Boranada, Branch Manager- Mr. Vikram Prakash, Mob.:		Rs. 12,56,000/-	16.06.2023	10.10.2023	Rs. 35,52,078.72 as on		
ı	7728989098 Borrower: M/s Mataji Food Processing, Address: (1) Plot No.	Village-Tanawara Tehsil-Luni Distt.	Rs. 1,25,600/-	10.00.2020	10.10.2020	29/11/2024 interest up		
ı	22.23.24, Keshav Nagar, Village- Salawas, Tehsil- Luni, Dist		Bid Increment:			to 01-11-2024 plus further interest and other		
ı	Jodhpur, Rajasthan-342013. (2) Plot No. 12-A, Khasara No.	admeasuring 1350.00 sq ft.	Rs. 10000/-			incidental expenses.		
ı	148/06/Village Mogra Kallan, Tehsil- Luni, Distt Jodhpur, Raiasthan-342802.	2. Residential Plot No. 22. Khasra No. 145	Rs. 12,56,000/-			charges thereafter.		
ı	1) Proprietor: Mr. Movan Devi W/o Gopal Choudhary, Address:	Village-Tanawara Tehsil-Luni Distt.	Rs. 1,25,600/-					
ı	(1) Babulal, Shikarpura Road, Village: Salawas, Tehsil Luni, Distt	Jodhpur Rajasthan (342001) in the name	Bid Increment:					
l	Jodhpur, Rajasthan – 342013. (2) 1942, Ashapura Petrol Pump Ke Pass, Village Sayla, Distt Jalore, Rajasthan 343022.	of Mrs. Movan Devi W/o Gopal Choudhary admeasuring 1350.00 sg ft.	Rs. 10000/-					
2	Branch: MIA Basni, Branch Manager- Mr. Jagdish Parkash,	Residential Property situated at Plot No.	Rs. 9,90,000/-	30 05 2024	17.08.2024	Rs. 12,33,872.60 as on		
Г	Mob.: 9414234571 Borrower: M/s Maa Ganga Traders, Near Gora Hotel, Main	40, Khasra No. 387/1 (New Khasra No	Rs. 99,000/-	30.03.2024	17.00.2024	02/12/2024 interest up to		
ı	Dangiyavas Highway, Jhalamand, Shreeyade Nagar, Jhalamand,	301/2 & 300/2, Ayounyapuram,	ns. 99,000/-			01-12-2024 plus further interest and other		
ı	Jodhpur- 342005, Rajasthan. 1) Proprietor:- Mr. Jagdish		Bid Increment:			incidental expenses.		
l	Prajapat S/o Mala Ram , 518, Dheerajpura, Jhalamand, Krishi Upaj Mandi, Bhagat ki Kothi, Jodhpur.	000.00 0411	Rs. 10000/-			charges thereafter.		
Ī	etails of known encumbrances: Not Known			•	•			

The sale shall be subject to the Terms & Conditions of the Security Interest(Enforcement) Rules 2002. Detailed terms and conditions of the sale is available/published in the following websites/web portal: i) https://baanknet.com/ 2. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS". 3. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorized Officer, but the Authorized Officer shall not be answerable for any error, misstatement or omission in this proclamation. 4. The Sale will be done by the undersigned through e-auction platform provided at the Website https://baanknet.com, on 27.12.2024 and starts at 01.00 pm to 5:00 PM. 5. Auction service provider PSB Alliance E Bkray (support.ebkray@psballiance.com; contact no. 8291220220).

Authorised Officer **Authorised Officer**

Date: 02.12.2024 Place: Jodhpur Statutory 15 Days Sale Notice Under Rule 8(6) Of The Security Interest (enforcement) Rules 2002

LIC HFL C-98, Upasana Tower, First Floor, Subhash Marg, C-Scheme, Jaipur (Raj.) Ph. 0141-3668834 APPENDIX IV- (Rule 8(1)) POSSESSION NOTICE (For Immovable Properties) Whereas: The undersigned being the authorized officer of the LIC Housing Finance Ltd. under t

Violetas, The undersigned being the administration of the **Lie Housing Handle Even**, index 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 of the Security Interest (Enforcement) Rules, 2002 issued a **demand notice dated 23.01.2024** the Security Interest (Enforcement) Rules, 2002 Issued a demand notice dated 23.01.2024 calling upon the borrower:- M/S Ganadhipati Purusottam Shekhawati Hospital Pvr. Ltd. (Applicant), Mr. Sarvesh Sharan Joshi (So Mr. Purushottam Lal Joshi (Director), Mrs. Renu Jain W/o Mr. Sarvesh Sharan Joshi (Jorector), Mrs. Renu Jain W/o Mr. Sarvesh Sharan Joshi (Guarantor), Mrs. Renu Jain W/o Mr. Sarvesh Sharan Joshi (Guarantor) to repay the amount mentioned in the notice being Rs. 25,80,57,110.30 (Twenty Five Crore Eighty Lakh Fifty Seven Thousand One Hundred Ten Rupees and Thirty Paisa only) as on 23.01.2024 under Loan Account No. 32030005622 and future interest & Expenses thereon within 60 days from the date of required the poid action.

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 here-in below in exercise of powers conferred on him under sub section (4) of section 13 of Act read with utile 8 of the Security Interest (Enforcement) Rules, 2002 on this **03rd Day of December 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 LIC Housing Finance Ltd for an amount of **Rs. 25, 80,57, 110.30 (Twenty Five Crore Eighty Lakh Fifty Sever** Thousand One Hundred Ten Rupees and Thirty Paisa only) as on 23.01.2024 under Loai Account No. 320300005622 and future interest & Expenses thereon.

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

DESCRIPTION OF IMMOVABLE PROPERTY All that part and parcel of the property bearing Plot No.-A ,Sector No. 2,Vidhyadhar Naga Jaipur Rajasthan and admeasuring 1015.00 Sq. Mtrs. and bounded as follows – By North Plot No. 2-B, By South – Road, By East – Road, By West – Shopping Centre Date:. 03.12.2024 Place: Jaipur (Raj.) Sd/- Authorized officer, LIC Housing Finance LTD **KEI INDUSTRIES LIMITED**

CIN: L74899DI 1992PI C051527 Register Office: D-90, Okhla Industrial Area, Phase 1, New Delhi, Delhi 110020 E-mail Id: cs@kei-ind.com

NOTICE FOR LOSS OF SHARE CERTIFICATES

Notice is hereby given that The following Share Certificates issued by the Company are stated to be lost / misplaced and the registered holders thereof have applied to the

l	Folio No.	Name of the	Share	Distinct	tive Nos	No. of	Face
l	FOIIO NO.	Share Holder	Certificate No.	From	То	Shares	Value
	0000169	FALGUNI GOR & YOGESH P UPADHYAY	00000017	000080001	000080500	500	Rs. 2/-
l					Total	500	

The public is hereby warned against purchasing or dealing in any way with the above share certificates. Any person who have any claim with the company in respect of the said share certificate should lodge such claim at its registered office at the address given above within 15 days of the publication of this notice after which no claim will be ntertained and the company will proceed with issuance of duplicate share certificates.

FOR KEI INDUSTRIES LIMITED Date: 04.12.2024 **COMPANY SECRETARY** Place: Delhi

LIC HFL

LIC Housing Finance Limited

Area Office: -Jeevan Prakash Building Prabhat Nagar, Meerut. Mob. No 9412785542 Email: am_meerut@lichousing.com

Possession Notice (For Immovable Property)

Whereas Undersigned being the Authorised Officer of the LIC HFL under the Securitisation and Reconstruction of Assets & Enforcement of Security Interest Act.2002 and in exercise of power conferred under Section 13 read with the security nterest (Enforcement) Rules, 2002 issued demand notice in the dates mentioned against each account calling upon the respective borrower/s having failed to repay the amount, notice is hereby given to the borrowers and the public and general that the undersigned has taken Symbolic possession of the properties describe herein below in exercise of powe conferred on him under section 13(4) of the said Act read with Rule 8 of the said rules on the dates mentioned against each account. The borrowers in particular and public in general are hereby cautioned not to deal with the property and any dealing will be subject to the charges of LIC HEL for the amounts and interest thereon. The borrowers' attention is

SI. No.	ivalle of the bollower	Description of the property	Date of demand Notice/Date of Possession Notice Affixed	Amount outstanding as on the date of demand notice
1.	Verma (Borrower), Mr. Manish	Plot No 1 New Friends Colony Phase 2, Village Pilana Sofipur, Meerut, Uttar Pradesh- 250001, Area -99.16 Sq. Mtr. In the Name of Smt Shivani Verma W/o Manish Verma and Manish Verma S/o of Ram Gopal Verma here in after referred to as secured asset. Bounded As- East- Sampati Dr. Vipin Kumar Agarwal, West-colony Boundry Wall, North- Road, South - Part of Plot No 1.	23.08.2024 29.11.2024	Rs. 12,44,729.46 + Interest & Expenses thereon
2.		Plot No. C-23 HIG Lohia Nagar , Meerut, Uttar Pradesh - 250001 Area 200.00 Sq m in the name of Mr. Ghanshyam Yadav S/o Sri Ram Bali Yadav herein after referred to as secured asset. Bounded As- East-Plot No C 22, West- Plot No C 24, North -Road, South -Plot No C 11 And C 12.	30.04.2024 29.11.2024	Rs. 10,48,933.11 + Interest & Expenses thereon
3.	Ms. Amita Rana W/o Mr. Deepak Kumar Rana (Borrower, Leagal Heir of Mr. Deepak Kumar Rana S/o Mr. Mohkam Singh Rana), Mr. Deepak Kumar Rana S/o Mr. Mohkam Singh Rana (Co- Borrower), Mr. Pradeep Kumar S/o Mr. Mohakam Singh	Flat Ground Floor, Private No GF/A-44, Situated at A Block, IRIS Appartment, Somdutt City, Part of Phoola Vihar, Revenue Village: Sarai Kazi, Meerut in the name of Ms Amita Rana W/O Mr. Deepak Kumar Rana with Area: 96.520 Sqmt herein after referred to as secured asset. Bounded AsEast-Road, West-Flat No A-57, North -Plot No A-43, South -Plot No A-45.	09.09.2024 29.11.2024	Rs. 6,72,074.59 + Interest & Expenses thereon
	(Guarantor), Mr Nikhil Kapoor S/o S/o Mr. Bhim Sen (Guarantor). A/o	Mr. Vishan Narayan Kapoor (Guarantor) , Mr. Naurantan Singh b. No. 111100004262		
4.	Ms. Pooja Yadav W/o Mr. Sudish Singh (Borrower), Mr. Sudish Singh S/o Shri Vijender Singh (Co-Borrower), Mr, Ankur Kumar S/O Sri. Dharamveer Singh (Guarantor). A/c No. 111100013898	Plot No B08, Green Park Colony, Rajasv Vill: Rajpura, Meerut Uttar Pradesh: 250001 Area 123.36Sqmt in the name of Pooja Yadav W/o Sudish Singh hereinafter referred to as secured asset. Bounded As- East- Plot No B-9, West- Plot No B-7, North- Plot No B-11, South- Road 7.3 Meter.	23.08.2024 29.11.2024	Rs. 26,17,453.04 + Interest & Expenses thereon

डियन बैंक 🛮 🔕 Indian Ban Z.O.: SF 50, JTM Mall, Near Jagatpura Flyover, **SALE NOTICE (E-AUCTION)** Model Town, Malviya Nagar, Jaipur Pincode:302017 Notice of intended sale under Rule 6(2) & 8(6) of The Security Interest (Enforcement Rules) 2002 under The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

S. N o.	Name of the Borrower/ Guarantor/Mortgagor/Hypothecator/ Legal Heirs and Branch Name	Details of the Immovable property	Amount of Secured debt	Reserve Price/ Earnest Money Deposit	Property ID Nature of Possession	Date and Time for Inspection of property & Papers	Date and time of E-Auction
1.	Branch: Indian Bank Bikaner, Jaipur Phone No: 0141-2544820 1. Sh. Rajender kumar S/o Sh. Hetram Kumbha (Borrower & Mortgagor) Address 1. (A). B-26- Kanta Khaturia Colony, Bikaner-334003 Address 2. (B) Plot no 222, Brindavan Enclav- Jaipur Road, Bikaner-334001 Address 3. (C) War no 04, Pilibanga, Hanumangarh-335803 2. Smt. Maya Devi W/o Rajender kumar Kumbha (Guarantor) Address 1.(A). B-264, Kanta Khatur Colony, Bikaner-334003 Address 2.(B) Plot no 22: Brindavan Enclave, Jaipur Road, Bikaner-33400 Address 3.(C) Ward no 04, Pilibanga, Hanumangarl 335803 Mortgage A/c No: 6562208508	1, Residential Property at Plot no 98, Khasra No. 673, 673 t o 6, 2, Ashish Nagar, Village d Kismidesar, Bikaner-334001 admeasuring 138.88 Sq. Yards (17 1250 Sq. ft) in the name of Rajendra Kumar Bounded as 2, under: East: Plot No. 108,109 1 West: Rand North : Plot No. 97	Rs. 17,89,601/- (Rupees Seventeen Lakhs Eighty Nine Thousand Six Hundred One only) as on 08.12.2022 with further interest, costs, other charges and expenses thereon from 09.12.2022.	Rs. 11.89 Lacs Rs. 1.19 Lakhs Last Date of EMD: 19.12.2024 Bid Increment Amt Rs. 10,000/-	Physical Possession	from 04.12.2024 to 19.12.2024 between 10.00 am to 4.00 pm.	20.12.2024 from 11:00 AM to 4:00 PM (with unlimited extension of 10 mintues duration each till the conclusion of the sale)
2.	1 M/s Maharaja Craft Factory	PIOT NO TAKNOTIVA KA CNOWK I	De 23 72 647/- with	Rs. 39.45 Lacs Rs. 3.94 lakhs	IDIB 3118801485A	from 04.12.2024 to	20.12.2024 from 11:00 AM

(Proprietorship Firm & Borrower)
Address: - Rajpura House, Near Hotel
Harasar Haweli, Kirti Stambh, Bikaner,
Rajasthan-334001, 2.Mr. Durgesh Devi
Purohit (Proprietor) W/o Anup Chand
Purohit (Proprietor) W/o Anup Chand to 4:00 PM 19.12.2024 Sh. Amar Singh (with unlimited between extension of 10 10.00 am to mintues 19.12.2024 |+91-9785709185 duration each Purohit (Proprietor) W/o Anup Chand 4.00 pm. till the conclusion of the sale)

Chand Purohit (Legal Heir) S/o Late Abhay Chand Purohit (Guarantor & Mortgagor), 5.Mr. Radhe Shyam Purohit (Legal Heir) S/o Late Abhay Chand Purohit (Guarantor & Mortgagor), 6.Mr. Sita Ram Purohit (Legal Heir) S/o Late Abhay Chand Purohit (Guarantor & Mortgagor) All are Resi.;- Lakhotiya Ka Chowk, Narsingh Mandir ke Samne, Bikaner, Rajasthan-334001., 7. Mr. Mohan Lal Sharma (Guarantor) S/o Punam Chand Sharma, Address: Rathi Printing Press Ke Piche, Ved Megharam Colony, Jassusar Gate Ke Bahar, Bikaner, Rajasthan-334001., 8. Mrs. Saroj Devi Vyas W/o Suresh Kumar Vyas (Legal Heir) D/o Late Abhay Chand Purohit (Guarantor & Mortgagor) Address: - Kotadi Pada, Jaisalmer, Rajasthan., 9. Mrs. Santosh Devi Vyas W/o Bhagwati Prasad Vyas (Legal Heir) D/o Late Abhay Chand Purohit (Guarantor & Mortgagor) Address: - Mahavato Gali, Lakhotiya Chowk, Bikaner, Rajasthan-334001, 10.Mrs Suman Devi W/o (Legal Heir) D/o Late Abhay Chand Purohit (Guarantor & Mortgagor) Add: Asanio Ka Chowk, Bikaner-334001. (Ac No. 6192816707)

All that Part and Parcel of the property Rs. 11,60,939.37/- Rs. 42.54 Lac Bharatpur Branch 20.12.2024 from from IDIB 1 Smt. Manju Devi Agarwal W/o Sh.Rakesh (Sh.Rakesh) Consisting of: Equitable mortgage of Kumar Agarwal (Borrower& Mortgagor); Address: (Stuated at Namak ka katara, Bharatpur-321001. In the name of Language Constitution of 04.12.2024 to 11:00 AM to 4:00 9638090001 Rs. 4,25,400/-19.12.2024 PM (with Symbolic between unlimited Bagh, At Namak Katra Bharatour- 321001 Bagh, At Namak Katra Bharatpur-321001
2.Sh. Rakesh Kumar Agarwal S/o Sh. Mangilal
(Co-borrower & Guarantor); Address: -Kakaji
| Market Ke Samne Punam Radioes, Mor Char Bagh
| Mall, West: 26'5'ft on this side property Chirauja Last Date of interest, cost, 10.00 am to extension of 10 Possession EMD: 19.12.2024 mintues duration expenses and 4.00 pm. charges thereon each till the **Bid Increment** mak Katra Bharatpur- 321001 North: 58'4"ft on this side house Ramsahay Master, South: 58'4"ft on from 23.11.2023 conclusion of the Rs. 10,000/ sale) this side Padma and Shobharam

Detail of encumbrance on property, if any known to Bank- Not known to Bank

type, reserve price and earnest money deposit & increment are also given as

SHRIR 🕼 M

Detail of encumbrance on property, it any known to balik- NOL Known to balik
1. For property details and photograph of the property and auction terms and conditions please visit: (https://baanknet.com/)

2. Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with (https://baanknet.com/)

For further details and Terms & Conditions, Please contact PSB Alliance Pvt. Ltd Helpdesk No. 8291220220, email ID:- support.ebkray@psballiance.com

Authorized Officer, Indian Bank Date: 05.12.2024

SHRIRAM

SHRIRAM HOUSING FINANCE LIMITED

Head Office: Level -3, Wockhardt Towers, East Wing C-2 Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051; Tel: 022 4241 0400, 022 4060 3100; Website: http://www.shriramhousing.in HOUSING FINANCE Reg.Off.: Srinivasa Tower, 1st Floor, Door No.5, Old No.11, 2nd Lane, Cenatoph Road, Alwarpet, Teynamy Branch Off: No. L1 & L2, Above SBI Bank, Gurudwara Road, Green Park Extension, New Delhi - 110016

APPENDIX-IV-A [SEE PROVISION 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 provision 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 Shriram Housing Finance Limited, The Physical possession of which have been taken by the Authorized Officer of The Shriram Housing Finance Limited., will be sold on "As is where is", "As is what is" and "Whatever there is" basis in E-auction for recovery of the balance due to The Shriram Housing Finance Limited from the Borrowers And Guarantors, as mentioned in the table. Details of Borrowers and Guarantors, amount due, Short Description of the immovable property and encumbrances known thereon, possession type, reserve price and earnest money deposit, Date and Time of Auction are also given as:

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Date & Amount of 13(2) Demand Notice	Reserve Price (Rs.) & Bid Increment	Earnest Money Deposit Details (EMD) Details.	Date & Time of Auction	Contact Person and Inspection date		
Mr. Prateek Gupta House No. 74, Left Side Portion, 3rd Floor, Pocket 16,Sector 20, Rohini,	Demand Notice Date: 26-Dec-2022	Rs. 48,00,000/- (Rupees Forty Eight Lakh Only)	EMD amount to be deposited by way of RTGS/ NEFT to the	08- Jan- 2025	PD customer care number 022 - 40081572.		
Delhi – 110086. Also At: A-96, Industrial Area, Ghazipur, New Delhi -110096	Rs. 42,02,025/- (Rupees Forty Two Lakhs Two Thousand	Bid Increment Rs. 10,000/- and in such multiples	account details mentioned herein below:	Time: 11.00 a.m.	Ashfaq Patka- 9819415477 Mr.Sanjeev		
Mrs. Bimla Gupta House No. 74, Left Side Portion, 3rd Floor, Pocket 16,Sector 20, Rohini, Delhi – 110086	Twenty Five Only) Total Outstanding As On Date	Earnest Money Deposit (EMD) (Rs.) Rs. 4,80,000/- (Rupees Four Lakh Eighty Thousand	BANK NAME- AXIS BANK LIMITED BRANCH- BANDRA KURLA COMPLEX, MUMBAI	to 01.00 p.m	Sharma 9810328494, Mr. Nikhil Kumar -7053869593,		
Loan A/c No. SHLHDLHI0000966 Date of Possession & Possession Type 15-Nov-2024 - Physical Possession Encumbrances known Not Known	08-Dec-2022 Rs. 42,02,025/- (Rupees Forty Two Lakhs Two Thousand Twenty Five Only)	Only) Last date for submission of EMD : 30th December 2024 Time 10.00 a.m. to 05.00 p.m.	BANK ACCOUNT NO- Current Account No. 911020045677633 I F S C C O D E - UTIB0000230		Property Inspection Date: 27th Dec 2024 Time 11.00 a.m. to 04.00 p.m.		
Description of Property							

All that part and parcel of the properties bearing No. Left Side Portion of Third Floor (Adjoining to Property No. 73), With Roof/Terrace Rights Upto Sky, along with Lift and Stilt parking on ground floor, duly fitted with Separate Electric, Water and Common Sewer Connections, with necessary fixtures and fittings, along with common rights in maingate, entrance, passage, staircase, lift, etc., and exclusive ownership right of 1/8th Undivided share in Stilt Parking, with the Proportionate freehold rights of the land underneath, area measuring 100 Sq. Mtrs. (out of total area measuring 200 Sq. Mtrs..) Part of Built Up Free Hold Property bearing No. 74, in Pocket – 16, Sector – 20, Situated in the layout plan of Rohini Residential Scheme, Rohini, Delhi – 110086,

Ffor detailed terms and conditions of the sale, bid form, training & others may also visit website of Shriram Housing Finance Limited at: $http://shriram housing. in/e-auction-Residential\ provided\ in\ the\ Shriram\ Housing\ Finance\ Limited\ website.$

STATUTORY 30 DAYS SALE NOTICE FOR SUBSEQUENT SALE UNDER RULE 8(6) AS PER AMENDED SARFAESI ACT, 2002.

The mortgagors/borrowers are given a last chance to pay the total dues with further interest before auction, failing which secured assets will be sold as per above schedule

The mortgagors/borrowers are Request to take back all movable items which are inside the property.

NB: Please note that the secured creditor is going to issue the sale notice to all the Borrowers/ Guarantors/ Mortgagors by speed/ registered post. In case the same is not received by any of the parties, then this publication of sale notice may be treated as a substituted mode of service.

Sd/- Authorised Officer Place : Delhi

Date: 05-12-2024 Shriram Housing Finance Limite

SHRIRAM HOUSING FINANCE LIMITED

Head Office: Level -3, Wockhardt Towers, East Wing C-2 Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051; Tel: 022 4241 0400, 022 4060 3100; Website: http://www.shriramhousing.in HOUSING FINANCE Reg.Off.: Srinivasa Tower, 1st Floor, Door No.5, Old No.11, 2nd Lane, Cenatoph Road, Alwarpet, Teynampe Branch Off: No. L1 & L2, Above SBI Bank, Gurudwara Road, Green Park Extension, New Delhi - 110016

APPENDIX-IV-A [SEE PROVISION TO RULE 9(1)] 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 provision to Rule 9(1)] 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 Shriram Housing Finance Limited, The Physical possession of which have been taken by the Authorized Officer of Shriram Housing Finance Limited, will be sold on "As is where is", "As is what is" and "Whatever there is" basis in e-auction on dated 24-Dec-2024 between 11.00 a.m. to 1.00 p.m. for recovery of the balance due to The Shriram Housing Finance Limited from the Borrowers And Guarantors, as mentioned in the table. Details of Borrowers and Guarantors, amount due, Short Description of the immovable property and encumbrances known thereon, possession

Co-Borrowers/ Guarantors/Mortgagers Mr. Someshwer Gautam S/o Sh. Ramveer Gautam Singh House No. B-405, Royal Residency, Khasra Also At: Unit No.405-B, Third Floor, Tower-B, Village- Dera Mandi, Tehsil- Mehrauli, New Delhi-110047. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi-110017. Also At: House No. B-405, Royal Residency, Khasra Mor. Trive on July in respect of Loan Account No. SBTHGPRK0000036 Mrs. Takdeer Kour W/o Mr. Someshwer Gautam House No. B-405, Royal Residency, Khasra No.774/27, 33 Feet Road, Arjungarh, Dera Mandi, Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Kh						
Sh. Ramveer Gautam Singh House No. B-405, Royal Residency, Khasra No.774/27, 33 Feet Road, Arjungarh , Dera Mandi, Delhi-110017. Also At: Unit No.405-B, Third Floor, Tower-B, Village- Dera Mandi, Tehsil- Mehrauli, New Delhi- 110047. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi- 110068. Mrs. Takdeer Kour W/o Mr. Someshwer Gautam House No. B-405, Royal Residency, Khasra No.774/27, 33 Feet Road, Arjungarh, Dera Mandi, Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi- Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi- Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi- Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi- Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi- Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi- Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi- Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi- Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi- Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi- Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi- Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi- Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi- Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi- Delhi-110018. Bank Na	Co-Borrowers/	of 13(2)		Deposit Details	Time of	Contact Person and Inspection date
Date of Possession & Possession Type STUHGPRK0000059 2024 Time: 10.00 UTIB0000230 Time 11	Guarantors/Mortgagers Mr. Someshwer Gautam S/o Sh. Ramveer Gautam Singh House No. B-405, Royal Residency, Khasra No.774/27, 33 Feet Road, Arjungarh, Dera Mandi, Delhi-110017. Also At: Unit No.405-B, Third Floor, Tower-B, Village- Dera Mandi, Tehsil- Mehrauli, New Delhi- 110047. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi- 110068. Mrs. Takdeer Kour W/o Mr. Someshwer Gautam House No. B-405, Royal Residency, Khasra No.774/27, 33 Feet Road, Arjungarh, Dera Mandi, Delhi-110017. Also At: House No. 128, Thaper Farm, Hargovind Enclave, Near-Zara Farm, Rajpur Khurd, New Delhi- 110068. Date of Possession & Possession Type	Demand Notice 09-May-2024 Rs.44,11,632/- (Rupees Forty Four Lakh Eleven Thousand Six Hundred Thirty Two Only) in respect of Loan Account No. SBTHGPRK0000036 and Rs. 6,88,867/- (Rupees Six Lakh Eighty Eight Thousand Eight Hundred Sixty Seven Only) in respect of Loan Account No. STUHGPRK0000059	Rs.30,00,000/- (Rupees Thirty Lakh Only) Bid Increment Rs. 10,000/- and in such multiples Earnest Money Deposit (EMD) (Rs.) Rs.3,00,000/- (Rupees Three Lakh Only) Last date for submission of EMD:19-Dec- 2024 Time: 10.00	(EMD) Details. EMD amount to be deposited by way of RTGS/ NEFT to the account details mentioned herein below: BANK NAME- AXIS BANK LIMITED BRANCH- BANDRA KURLA COMPLEX, MUMBAI BANK ACCOUNT NO-Current Account No. 911020045677633 IFSC CODE-	Auction 24- Dec- 2024 Time: 11.00 a.m. to 01.00	

Description of Property

All that part and parcel of the property bearing No. Portion/Unit No. 405-B, Third Floor, Tower-B, Without Roof right, admeasuring area approx. :1167 Sq,ft.,part of Khasra No.774/27 and 774/26, Village-Dera Mandi, Tehsil-Mehrauli, New Delhi-110047.

Boundaries of the said Property: North: Other property, South: Road, East: Other property, West: Other property

For detailed terms and conditions of the sale, please refer to the link http://shriramhousing.in/e-auction-Residential provided in the Shriram Housing Finance Limited website and auction service provider website https://www.bankeauctions.com.

STATUTORY 15 DAYS SALE NOTICE FOR SUBSEQUENT SALE UNDER RULE 9 (1) AS PER SARFAESI ACT, 2002.

The mortgagors/borrowers are given a last chance to pay the total dues with further interest before auction, failing which secured assets will be sold as per

above schedule The mortgagors/borrowers are Request to take back all movable items which are inside the property.

Please note that the secured creditor is going to issue the sale notice to all the Borrowers/ Guarantors/ Mortgagors by speed/ registered post. In case the

same is not received by any of the parties, then this publication of sale notice may be treated as a substituted mode of service. Sd/- Authorised Officer Place : Delhi

Date: 05-12-2024 Shriram Housing Finance Limited













*(December) Premium on Nifty Spot; **Previous close; # Over previous close; ## At 9 pm IST; ### Market rate exclusive of VAT; Source: IBJA

India eyes opportunity in Trump's tariff war with China

PUBLISHED SIMULTANEOUSLY FROM AHMEDABAD, BENGALURU, BHOPAL, BHUBANESWAR, CHANDIGARH, CHENNAI, HYDERABAD, KOCHI, KOLKATA, LUCKNOW, MUMBAI, NEW DELHI AND PUNE

NEARLY 50% INDIANS SUFFER FROM

Govt identifies electronics, pharma, auto parts among sectors primed to benefit

www.business-standard.com

ABNORMAL GLUCOSE LEVELS

SHREYA NANDI & DHRUVAKSH SAHA New Delhi, 4 December

ndia has identified key sectors, including electronics, pharmaceuticals, textiles, automobile components, and chemicals, to boost exports to the US, eyeing opportunities arising from a potential trade war between Washington and Beijing under Donald Trump's presidency. The government is weighing policy measures to capitalise on this emerging dynamic, according to

"India can perhaps gain," a senior official told Business Standard. "We are doing product-wise analysis and looking at sectors, such as electronics, pharmaceuticals, manmade fibres (in the textile sector), auto components, and chemicals, where India can have an advan-

He noted that Trump's proposed tariff hike for Chinese goods could enhance India's cost competitiveness. However, steel remains an exception, with the US main**DESTINATION AMERICA** Merchandise exports to the US during

BACK PAGE 12

April-September 2024: Value (\$ bn) Growth (% Y-o-Y) Electricals 17.6 17.4 Pharma products 7.7 Organic chemicals 6.0 Auto parts 20.7 Inorganic chemicals **0.16**

taining a protectionist stance in on Chinese goods. this sector.

Source: Dept of Commerce

Trump has already pledged to impose tariffs of 25 per cent on imports from Canada and Mexico and 10 per cent on goods from China when he takes office on January 20. During his election campaign, he floated the possibility of 10-20 per cent tariffs on imports across the board, with a particularly steep 60 per cent levy

While India has been not targeted in Trump's initial tariff wave, so far, the commerce department has been holding hectic meetings to prepare for potential fallout from these policies.

BVR Subrahmanyam, chief executive officer of Niti Aayog and former commerce secretary, hinted at policy measures to seize opportunities created by Trump's tariff breathing room.

regime during a media briefing on Wednesday for the launch of Trade Watch Quarterly. "I think there are opportunities for us in it. The numbers are immense - there are going to be huge disruptions in US trade," he said.

Business Standard

"For us, there will be a huge opportunity, and if we can prepare ourselves, it can lead to a massive boom, since there will be a trade diversion. Are we going to catch it is the big question. That's what we are all concerned about, and you can see some steps in the next few months," he further said.

India is also keeping an eye on potential moves by China, including a possible devaluation of the yuan in response to US tariffs, as it refines its trade strategy.

Despite Trump's repeated criticism of India as a "high tariff nation" and an "abuser" of import tariffs, officials believe his focus is on countries with which the US is running high trade deficits. India does not rank among the top five or six of such nations, giving it some

Direct plans make up 40% of SIPs now



EXPANDING SHARE

Month ac	SIP ccounts (mn)	Share of direct plan (%)	SIP AUM (₹ trn)	Share of direct plan (%)			
0ct 2020	33.7	21.5	3.4	12.9			
0ct 2021	46.4	29.0	5.5	14.6			
0ct 2022	59.3	31.8	6.6	16.4			
0ct 2023	73.0	34.2	8.6	18.1			
0ct 2024	101.2	38.7	13.3	20.3			
Source: Industry data							

ABHISHEK KUMAR Mumbai, 4 December

SOUTH KOREAN PREZ

FACES IMPEACHMENT

Online investment platforms are rapidly reshaping the mutual fund (MF) distribution landscape. The share of direct plans in SIP (systeminvestment plan) accounts has climbed to nearly 40 per cent from around 21 per cent four years ago, indicating that the majority of the newer investors are coming in through direct investment channels.

Mutual fund investors can choose between direct and regular plans. Regular plans, distributed by intermediaries like banks and agents, include commissions for their services. Turn to Page 6

Nifty Next 50's growth spurt puts Bank Nifty

in its sights

.....

Passive funds tracking the NSE Nifty Next 50 Index have seen their assets under management more than double in the past year. The index's popularity can be attributed to its robust 50 per cent return over the same period.

SENSEX ADVANCES 110 PTS IN CHOPPY TRADE

▶₹ HITS FRESH LOW OF 84.74 VS \$

Sebi: Not mandatory for specified digital platforms to register

KHUSHBOO TIWARI Mumbai, 4 December

regulator. This clarifi-

The Securities and Exchange by Sebi. Curative actions cur-Board of India (Sebi) on rently being carried out by Wednesday clarified that specified digital platforms (SDPs) are not required to register with the market

cation comes after concerns were raised by trade bodies, including the US-Strategic

Partnership Forum (USISPF) to opt or not opt for getting and Nasscom.

Sebi's proposals aim to prevent the misuse of digital platforms for stock market manipulation, malpractices, or unauthorised investment advice, the market regulator explained.

"It is not obligatory for any

digital platform to be notified as SDP and there is no regulation of these digital platforms

some

platforms are in

accordance with

law. Preventive

steps contem-

plated for any

digital platform

to get notified as

SDP is not man-

datory and it is

Sebi's proposals aim to prevent the misuse of digital platforms for stock market manipulation

for the platform

notified as SDP," Sebi said in the clarification. The market regulator had

floated a consultation paper in October, which was open to public comments. The draft circular is yet to be approved by the board.

Turn to Page 6

VODAFONE TO SELL 3% IN INDUS TOWERS TO CLEAR ₹856 CR DEBT



Vodafone Idea. The transaction is valued at around ₹2,841 crore according to the Wednesday's closing price of Indus Towers stock at ₹358.75 apiece on the BSE. After this, Vodafone's stake in Indus Towers will fall below1percent.

► AIRTEL AWARDS 'MULTIBILLION' **EXTENSION DEAL TO ERICSSON** Dot Bats for Telecom **PLI EXPANSION**

TAKETWO P11

After 30 months of holding on to the same tariff levels fearing that any hike would trigger loss of customers, companies decided to bite the bullet in July this year and raised prices across the board, writes SUBHAYAN CHAKRABORTY

ARPU VS USERS: TELCOS' CALL

ECONOMY & PUBLIC AFFAIRS P6

Banking law reforms to improve governance

The reforms to banking laws are expected to improve governance in the institutions, and enhance customer convenience, according to bankers and experts. The amendment to allow four nominees in an account in particular will make inheritance of bank deposits unambiguous, they said

ECONOMY & PUBLIC AFFAIRS P4

PSBs flag FIR delays, investigation woes Public sector banks (PSBs) have highlighted

delays in registration of first information reports (FIRs) and the need for periodic updates from the Central Bureau of Investigation (CBI) on case progress, closure reports, and investigation reports, sources said.

ECONOMY & PUBLIC AFFAIRS P4

'Keep interest of ecomomy before issuing tax notices' Revenue Secretary Sanjay Malhotra on

Wednesday asked officers to nab the the interest of the economy in mind before issuing high-pitched notices in commercial

ECONOMY & PUBLIC AFFAIRS P7

Fadnavis to take oath as Maharashtra CM today



Devendra Fadnavis (centre) after he was unanimously elected to lead the Maharashtra BJP legislature party on Wednesday, in Mumbai

Twelve days after the results of the Maharashtra Assembly polls were declared, the Mahayuti on Wednesday staked claim to form the next government, with Bharatiya Janata Party leader Devendra Fadnavis all set to be sworn in as the chief minister for a third time on Thursday.

'Israel looking for collaboration with India Inc, startups'

"We are looking

at opportunities

SHIVANI SHINDE & DEV CHATTERJEE Mumbai, 4 December

As Israel and India work on deepening their trade relations, a high-profile delegation of Israeli chief executives, led by that country's economy and industry minister, Nir Barkat, is scheduled to visit India in January. Similarly, a delegation of Indian CEOs led by Commerce and Industry Minister Piyush Goyal will visit Israel shortly

Bilateral trade between India and billion in 2023-24 — while India's erty (a key strength of Israel's) and even

exports were to the tune of \$4.52 billion, Israel's were at \$2 billion. Minister Barkat,

who is on a whirlwind visit to India at present, told Business Standard in an exclusive interview that the reciprocal visits of top CEOs of both countries would aim to promote businesses by leveraging the strengths of the two countries

"I am truly amazed the significant strides the Indian business community has made. Many Indian businesses are now creating global opportunities and playing a pivotal role on the world stage. As India continues to scale its economy and expand its local market, it has

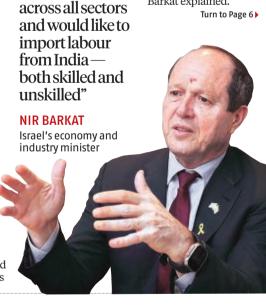
become an increasingly attractive destination for collaboration and investment. When it comes to partnerships, Israel is particularly focused on the Indian information technology (IT) sector and its vibrant startup ecosystem," Barkat said.

The Israeli minister, who met representatives of IT firms like Tata Consultancy Services and Tech Mahindra, and cybersecurity firm 63 Moons, in Mumbai on Wednesday, highlighted that collaborations could range from simple sales and marketing tieups to sharing of intellectual pro

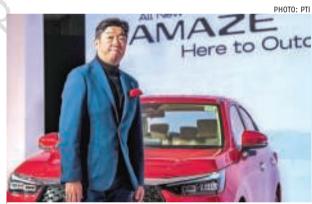
Indian firms investing in Israel-based startups. "Being a small coun-

try, we have adopted a approach. cluster Barkat explained.

Turn to Page 6



Charging up at Honda: Elevate-like EV for FY27 rollout



Honda Cars India President & CEO Takuya Tsumura at the launch of the 3rd Generation Honda Amaze, in New Delhi on Wednesday

DEEPAK PATEL

New Delhi, 4 December

Honda Cars India (HCIL) plans to launch three new models in India in 2026-27 (FY27), including its first electric car (e-car), President and Chief Executive Officer (CEO) Takuya Tsumura told Business Standard on Wednesday. The e-car will be based on the sport utility vehicle (SUV) Elevate, he added.

The e-car market is set to become increasingly competitive in 2025, with several carmakers, including Mahindra & Mahindra, Maruti Suzuki, Hyundai, and Kia, planning to launch their mass-market ecars. Tsumura said that the company has not yet decided on any new model launches for

CEO launched the third generation of the Amaze sedan at a starting price of ₹7.99 lakh (exshowroom). "Two-thirds of our total car

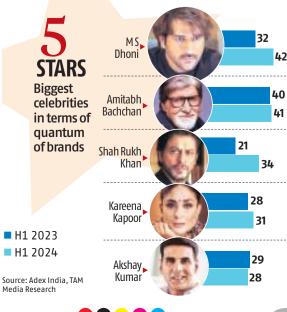
2025-26. On Wednesday, the

sales globally will be electric by 2030. By 2040, all our cars will be electric. That is the global direction, and we are trying to align with it," Tsumura said. "A total of three new name-

plates (models) will be coming in FY27. One of those will be an Elevate-based electric vehicle (EV) with a new nameplate. It is going to be a new nameplate because it's not just a matter of putting a battery in the Elevate. The right way to think about it would be in terms of an Elevatesized EV," he added.

HERO RIDES SUB-₹1 LAKH E2W WAVE WITH VIDA V2

42 and counting: Dhoni top scorer on the brand pitch



Chennai, 4 December

At 43, Mahendra Singh Dhoni remains the crown jewel of Indian brand endorsements, defying the twilight of his cricketing career. Whether rallying voters to polling stations in Jharkhand or steering campaigns for global auto giants, he commands attention like no other. With 42 brands under his belt in

2024 (in the first six months), Dhoni has surpassed even Bollywood icon Amitabh Bachchan, who has 41, according to a report by TAM Media Research, a joint venture between US major Nielsen and the UK's Kantar. Wednesday witnessed another marquee deal, with Eurogrip Tyres signing him as its brand ambassador -- months ahead of the next year's Indian Premier League.

Dhoni's extensive list of collaborations this year includes French carmaker Citroën, drone tech startup Garuda Aerospace, Flipkart-owned Cleartrip, PepsiCo's Lay's, cross-reward programme operator Single.id, e-cycle player EMotorad, payment card services giant Mastercard, fuel company Gulf Oil, consumer electrical brand Orient Electric, and fitness and nutrition brand Explosive Whey. These partnerships come in addition to his ongoing deals with several other marquee brands.

Dhoni's influence isn't confined to products — he's also a driving force for civic causes. During last month's Jharkhand elections, the Election Commission enlisted him to inspire voter turnout." Even after retirement (from international cricket). Dhoni's brand value is

A year of surprises: Triptii Dimri tops IMDb's list

ofstars

Triptii Dimri is India's most popular star for 2024. The 29-year-old actor from Animal, Laila Majnu, and Bhool Bhulaivaa 3 has ranked no. 1 on IMDb's list of the top 10 stars, beating Shah Rukh Khan and Prabhas, among others. VANITA KOHLI-KHANDEKAR writes

growing," remarked Madhavan Parthasarathy, executive vicepresident of TVS Srichakra, Eurogrip's parent company. "He embodies reliability and performance... Dhoni perfectly complements our commitment to delivering innovative tyre solutions for the new-age riders. This collaboration is a milestone in our

brand journey." "Being associated with a brand like Eurogrip is truly exciting," Dhoni said. "My love for motorcycles and riding began long before my cricketing journey, and over the years. I have had the chance to ride a variety of bikes - from timeless classics to top-of-the-line superbikes. Choosing the right tyres is essential for a safe and enjoyable ride." According to TAM Media

Research, Dhoni's rise in brand endorsements has been striking, leaving behind not just Bachchan but Bollywood stars like Shah Rukh Khan, who is associated with 34 brands (as of H12024), and Kareena Kapoor with 31. Despite trailing actors like Akshay Kumar, Khan and Bachchan in daily screen time (22, 20 and 16 hours a day on average, respectively), Dhoni's presence is still impactful, clocking 14 hours a day on average. "In cricket, you're only as good as

your last three matches," noted Harish Bijoor, business and brand strategy specialist, and founder of Harish Bijoor Consults Inc. "Dhoni defies that theory. He is considered to be more than just a cricketer or a sports personality. He represents an attitude and, hence, is a darling of brands. This is because of his sobriety, cool demeanor, and noncontroversial persona." Turn to Page 6 *OVER PREVIOUS CLOSE

its Kandaghat property

▶ LTIMindtree -6,275 Announces 6,220.3-6,230 partnership,invests 6,185

RattanIndia Enterprises

72.1—0 74 Revolt motors sales surge 70 197 per cent Y−o−Y to
66 1,994 units in Nov
62 ₹72.1 close

▶ Wonderla Holidays 893.3 910 Board fixes the

880 QIP floor price at

'Paints not a commodity play; brand plays a key role'

Competition is intensifying in the decorative paints segment. Berger Paints India, the country's second-largest paint manufacturer, plans to hold on to its share in the face of challenges. ABHIJIT ROY, managing director and chief executive officer of Berger, spoke to Ishita Ayan Dutt in Kolkata about his 100-year-old company's plans and why price is "not the only game in town" in the industry. Edited excerpts:

Birla Opus recently flagged off its fourth plant and is said to have become the second largest decorative paints player by installed capacity. Would it prompt you to accelerate expansion plans or look at inorganic options? First of all, they are not the second largest. We have an installed capacity of 1.5 million kilolitres and they are about half our size. We are actually operating at 55 per cent of our installed capacity. So, there is no need to increase capacity (immediately).

Dutch firm Akzo Nobel said in October that it was reviewing its decorative paints portfolio in South Asia. Does it interest Berger?

We look at all options and proceed only if it makes sense. As of now, they have not made their plans very clear. For any

acquisition that we have made in the past, big or small, the same logic is applied. If the acquisition cost is less than the value we can derive out of it, then we look at it. If not, then we give it a pass.

Berger's revenue was flat in Q2FY25. Was it due to extended monsoons?

Extended monsoon was one of the factors - sales were impacted and material was stocked up with dealers. There was tremendous pressure in the system. Also, there is a general slowdown in the economy. The consumption part of the story is muted as of now. Inflation is playing spoilsport and a lot of people are trying to postpone consumption in discretionary categories. While these are general factors, the paint industry saw a price decrease of 5 per cent last year. That



played out in the second quarter (of the current financial year). But from the fourth quarter onwards, this will change. In fact, we have taken a price increase of 2.5 per cent in the second quarter, which will have a positive impact in the fourth quarter. Another negative impact, peculiar to the industry, is increased competition. As of now, Birla would have got 2.5-3 per cent of the market. In spite of all the factors, we have been able to grow

our market share over the last 2 to 2.5 years.

Is the consumption slowdown just in

urban centres? It's mostly urban for us, which has been relatively muted in terms of $consumption\,demand.\,The\,up country$ markets are showing better signs of movement and expected to grow faster in the next few months. The rains have been good and crop prices are reasonably

Sales (in units) (LHS) — Market share (in %) (RHS)

Model

Zing Big B

R30

Wynn

Ola Gig

high. So, small signals coming from upcountry locations suggest that it's doing better. But we don't see any major signal coming from urban (areas).

What is the impact of increased competition on pricing?

Not much, it's too premature. But price is not the only game in town. The consumer perceives a cheaper product to be of lesser quality. So you have to be careful going that way. Brand strength, distribution strength, equation with dealers and painters - these are much more important. The fact that it has not impacted is indicated by our gross margin percentage in Q2, which went up a bit and was the highest in the last 10 quarters. If we were getting impacted by pricing of competition, it would have shrunk substantially. The brand and influencers play a very important role; it's not the price which makes the difference. This is not a commodity play.

How do you plan to hold on to your

Three broad growth opportunities exist

in front of us. In upcountry locations, we have big gap areas. We are growing in these areas, but we have also reinforced manpower and increasing pace in terms of getting our products distributed to a larger number of areas.

In some urban markets, like Hyderabad, Mumbai, Pune, Bangalore, Chennai, we have a small presence compared to our overall share. So, there is a lot of catching up to do in these markets. And we have set up focused teams for these markets.

The construction chemicals and waterproofing segment has become sizable for us; we are currently the number three player.

So, these three are big areas of opportunities for us.

What is the status of your

expansion plans?

We have two plants coming up. By August 2026, we should be ready with our Panagarh (West Bengal) plant. And by 2028, we should be ready with our Odisha plant, which will be our largest. The total investment in these two projects and expansion at our existing factories would be ₹2,500 crore over the next four years. And it will be all through internal accruals

IN BRIEF

Mother Dairy's ice cream biz crossed ₹500 cr mark in FY24

Mother Dairy reported a 180 per cent jump in net profit to ₹106 crore in FY24, with its ice cream business crossing the ₹500-crore mark. The company had reported a net loss of ₹133 crore in FY23. This return to profitability, the firm said, was "due to low procurement prices." According to financial data accessed by business intelligence firm Tofler, the firm further reported a 3 per cent increase in revenue to ₹15,037 crore during the same financial year. According to its filings to the Registrar of Companies, the firm's ice cream business emerged as the second-largest category in the dairy products portfolio, following curd.

Adani Defence delivers second Drishti-10 drone to Indian Navy

Adani Defence and Aerospace has delivered a second Drishti–10 Starliner surveillance drone to the Indian Navy, boosting India's maritime forces' capabilities to monitor shipping lines and mitigate piracy risks. Following the handover of the first Drishti-10 to the Indian Navy earlier this year, the induction of the second unmanned aerial vehicles (UAV), a version of the Israel's Hermes 900 medium-altitude long-endurance UAV, into naval maritime operations was initiated at Porbandar in Gujarat, sources aware of the matter said.

After festival rush, truck rentals fell in Nov: Report

Truck rentals, which had returned to normal levels in October after the festival season rush, saw a decline in November in most trunk routes as demand for transportation services softened, said a monthly report on the automotive sector on Wednesday. Truck rental rates (round tips) followed a downward trend, with rentals on key trunk routes like Delhi-Chennai-Delhi and Delhi-Bengaluru-Delhi declining by 1.4 per cent and 1 per cent respectively on a month-on-month basis, said the Shriram Mobility report published by the Shriram Group. Fleet occupancy levels dropped to around 60 per cent in November on a

Eli Lilly's tirzepatide challenges semaglutide in obesity drug mkt

The rapidly growing obesity drug market has intensified, as Eli Lilly's tirzepatide outperformed Novo Nordisk's semaglutide in a direct clinical comparison. The SURMOUNT-5 trial revealed that tirzepatide achieved an average weight loss of 20.2 per cent, higher than semaglutide's 13.7 per cent, marking a 47 per cent greater relative weight reduction. Semaglutide, estimated at \$27.55 billion in revenue in 2024, is projected to reach \$50.34 billion by 2029 at a compound annual growth rate of 12.8 per cent. Tirzepatide, with its dual GIP and GLP-1 receptor agonist mechanism, is aiming to capture a significant share of this market. BS REPORTER

Hope govt brings down tax burden on aerated beverage category: IBA

(IBA) Wednesday said it is hopeful that the 12 per cent cess on the carbonated beverages category is waived off in 2026. bringing down the tax on the

reports on Tuesday suggested that a Group of Ministers (GoM) on rate rationalisation had suggested an increase in Goods and Services Tax (GST) on aerated beverages, tobacco to

35 per cent. content attract a 28 per cent

on tax burden on the category to 40 per cent. "Even zero sugar products are taxed at 40 per cent. We have made representations to all levels of the government, but taxation remains a bottleneck for us." said CK Jaipuria, vice-chairman, IBA.

On Tuesday, the Central

sugar is the problem, all sugary products should attract a higher slab. The tax structure ages regardless of their sugar is an impediment to investment," JP Meena, secretary general, IBA told Business

Hero rides sub-₹1 lakh e2W wave with Vida V2

Competition heats up in this space

SOHINI DAS Mumbai, 4 December

The country's largest twowheeler maker, Hero MotoCorp, is all set to intensify competition in the already crammed sub-₹1 lakh segment of electric two-wheeler with its new offering Vida V2. As of October, Hero's mar-

ket share in electric twowheeler space was just 5.25 per cent. Its retail market share has grown month-on-month this year, from 1.46 per cent in April to 5.34 per cent in August. September was an outlier with 4.78 per cent share, but it picked up again in the festival period (5.25 per cent).

Data from the Federation of Automobile Dealers Associations (Fada) showed that electric two-65,554 units in April to 1,39,159 units in October at a retail level.

Motilal Oswal Financial Services seeing a much better acceptance in of price and battery capacity. many markets with a market share of 20 per cent in four cities (Kolkata /Mysore/Bhilwara/Cuttack) and the same at 10 per cent market share in 10 cities. Overall, the Vida market share now stands at 5.4 per cent.

"HMC targets to launch affordable EV variants by FY25 end. It would also launch new EV scooters in FY26. The company is currently in the development stage of a middle-weight performance oriented electric motorcycle in partnership with Zero Motorcycles," the analyst had added.

Hero is trying to increase the volumes further by launching a more affordable electric two-wheeler Vida V2 starting at ₹96,000 which is an evolution of the V1 range that Hero

Unified Payments Interface (UPI)

Backed by Walmart, PhonePe

plans to leverage its scale on UPI to

drive cross-sell opportunities - a

companies. However, what sets

base of PhonePe is over 500

base is over 40 million.

million. Of these, its merchant

PhonePe apart is its vast user base.

At present, the overall user

"Given our strength in UPI, it

makes sense for us to enable two key

things: providing consumers with

access to credit, and empowering

merchants with higher spending

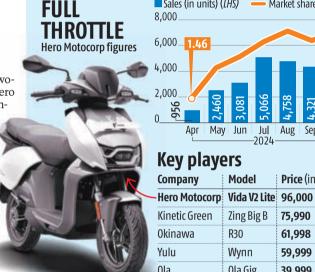
instruments," said Deep Agrawal,

capabilities through credit

space across other domains.

strategy widely adopted by

consumer-focused fintech





Niranian Gunta Chief Ev Officer, Hero MotoCorp, said, "The launch of VIDA V2 with variants across price segments represents a significant milestone in our EV journey."

The Vida V2 will have option for removable batteries, top speed of 90 km per hour and features like kevless entry, cruise control, and custom riding modes. The removable battery packs can be conveniently charged at home, reaching 80 per cent capacity in under six hours. In addition to standard home chargers, V2 customers have access to an expansive VIDA fast-charging network with over 3100 charging points across 250 cities in India. The Vida V2 will run up to 165km for a single full charge

Bajaj Auto launched the most affordable of its Chetak (e-scooter) model Chetak 2901 priced competitively in June as its peers have also introduced affordable e-scooters in Ola recently reduced the price of

Price (in ₹)

75,990

61,998

59,999

39,999

the S1X (4kwh) to ₹70,000, Ather introduced its family scooter Rizta at a starting price of ₹1.1 lakh, and the TVS iQube starts at ₹1.1 lakh. Industry experts feel that big two-

wheeler majors are now turning their attention to the sub ₹1 lakh segment in e-scooters, and have already garnered an 80 per cent share of this segment, improving from a 50-60 per cent share they had about a year back.

Rakesh Sharma, executive director, Bajaj Auto told Business Standard earlier that the top five players have started to "attack" the sub ₹1 lakh price point too. He added there were several smaller players (and still some) who were operating at this price point, and their market shares

FEARING 'CASCADING' IMPACT

Akasa Air seeks **DGCA** exemption from fog mandate

The fog mandate

requires only 'CAT

from fog-affected

III-ready' pilots

and aircraft for

flights to and

airports

DEEPAK PATEL New Delhi, 4 December

3.00

Akasa Air has asked the Directorate General of Civil Aviation (DGCA) to exempt it from deploying CAT-III trained pilots on flights to and from two major fog-affected airports, Kolkata and Bengaluru, for specific periods, since there is a shortage of such pilots in its roster, sources told Business Standard.

The airline has informed the regulator that without this exemption, its entire flight operations could face a "cascading" impact. Pilots trained on CAT-III instrument landing systems land as per schedule will cause ripple can land in low-visibility conditions delays across the network, impacting

at airports equipped with these systems. The three subcategories-CAT-III A, B, and C-permit landings with minimum runway visibility of 175m, 50m, and zero visibility, respectively.

Akasa Air did not respond to queries on

On November 13, the DGCA instructed all airlines to comply with the fog mandate, requiring only "CAT III-ready" pilots and aircraft for flights to and from fog-affected airports, which include Delhi, Lucknow, Kolkata and Bengaluru, between 9 pm and 10 am. This year, the regulator's directive has been implemented a bit earlier than usual due to the early onset of fog and smog in northern India.

On November 29, Akasa Air wrote to the DGCA seeking exemption from this mandate for flights operating to and from Bengaluru and Kolkata airports between 9 pm and 4 am.

mention it in the letter, sources men-

tioned that this request is due to a shortage of CAT III-trained pilots. The airline currently has about 105 such pilots, whereas approximately 165 are required.

In its November 29 letter, Akasa Air warned that without the requested exemption, its operations at Bengaluru and Kolkata airports would face "significant disruptions," severely affecting overall network, causing inconvenience to passengers.

"The cascading effect of these disruptions will extend beyond just the immediate delays at Bengaluru and Kolkata. Aircraft that are unable to

subsequent departures, crew schedules, airport slot performance, and ultimately causing a cascading effect on passengers, it mentioned.

The airline sought this exemption citing weather data, which showed that the run-

range (visibility) Bengaluru airport never dropped below 550 meters between 9 pm and 4 am from December 10, 2023, to February 10, 2024. For Kolkata airport, it noted that the visibility dropped below 550 meters only once during the same time period.

Sources mentioned that the airline, which started flight operations in August 2022, plans to achieve CATrelated approvals or pilot training

They talked about the airline's strategy, which has made plans keeping in mind the topography of southern and northern states is different, While the airline did not explicitly and that Bengaluru will be impacted differently compared to Delhi.

Beverage per cent. This takes the total The Indian category to 28 per cent.

It comes after several like

Currently, aerated bever-GST – the highest slab, along

Board of Indirect Taxes and Customs called these reports "premature and speculative". "There should be a scientific reason

behind the GST rates. If with a compensation cess of 12 Standard. AKSHARA SRIVASTAVA

PhonePe eyes replicating UPI success via diversification AJINKYA KAWALE Mumbai, 4 December Fintech major PhonePe is strengthening its presence across kev financial verticals payments, lending, insurance, and wealth management — as it aims to replicate its success in the

HEMANT GALA CEO, PhonePe Lending

head of payments at PhonePe. Company executives who India (NPCI) in the form of RuPay sides of its business — consumers

and merchants.



Head-Payments, PhonePe

Business Standard spoke with said digital payments in the form of UPI coupled with innovations from the National Payments Corporation of credit cards, credit line on UPI and UPI Lite, among others, enables the firm to extend its offerings on both

"For financial services like



lending and insurance, these verticals would look at UPI as a payment method, enabling growth in their respective categories. UPI has been the first payment method to get many individuals make digital foray, and hence building experiences which coexist with UPI makes a lot of sense," added Agrawal. As of October, PhonePe had a

share of 47.7 per cent on the UPI landscape, the largest among a list

of over 70 third-party application providers (TPAPs) and payment service providers (PSPs).

In the absence of a merchant discount rate (MDR) on UPI, lending has been the flavour for fintechs on the back of better take rates on products such as unsecured and collateral-based credit.

Additionally, after the banking regulator raised risk weights for unsecured personal credit last year. the sector has seen slower growth. The Reserve Bank of India (RBI)'s Financial Stability Report pointed out that delinquency levels among borrowers with retail loans below ₹50,000 remained high.

"For us, unsecured lending is one of the critical offerings that we have, but also one of the many offerings that we have. It is something that we build over time. We are not seeing anything from a very short duration as to how it will impact us, but we are looking to build it from a long-term perspective," said Hemant Gala. chief executive officer (CEO).

PhonePe Lending. As a strategy, Gala elucidated

that the firm had never done postpaid, or a BNPL (buy now, pay later) offering for its customers. When it comes to disbursements, PhonePe has disbursed ₹300 crore worth of merchant loans per month. These loans typically range from ₹60,000 to₹5 lakh, and average loan amount is ₹1.5 lakh, Gala added that they do not get into very smallticket loans. While PhonePe does not lend on its own books, it enables disbursements on the back of its partnerships with other regulated entities. It has partnered with lenders such as Aditya Birla Capital, PavU Finance, HDFC Bank, Piramal Finance, IDFC First Bank, and U Gro Capital, among others

However, Gala added that at industry level, lending partners are cautious about new-to-credit customers, and borrowers who may be overleveraged, running multiple loans, among others.

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DoT calls for telecom PLI expansion

India has achieved 60% import substitution in products under this scheme

SUBHAYAN CHAKRABORTY

New Delhi, 4 December

Department Telecommunications (DoT) is pushing for an expansion of the Production Linked Incentive (PLI) scheme for telecom equipment and network products to further localise the manufacturing of key equipment and quickly capture the export demand for 4G and 5G gears.

An expanded PLI will be a key ask for the DoT during the upcoming pre-Budget inter-ministerial consultations, set to begin soon, officials said, adding that the scheme has to be updated to attract fresh funding.

As of September end, the 42 PLI beneficiaries have already invested ₹3,925 crore of the 4,115 crore they had initially committed. A total of 24,980 jobs have been created out of the promised 44,000, and the DoT aims for higher job numbers as part of a revamped scheme,

According to the DoT, India has achieved 60 per cent import substitution in telecom products under the PLI scheme and has become almost self-reliant on antennas, Gigabit Passive Optical Network gear, which allows point-tomultipoint networks using single optical fiber lines, and customer premises equipment (CPE) such as internet of things (IoT) devices.

To export a full range of indigenouslydesigned 4G and 5G stacks in 2024 remains an ongoing target. "While outbound shipments of optical equipment, switches, and routers are growing, which have a high demand globally, more support is needed to quickly capture demand in key countries experiencing 5G rollouts," an official said.

This is part of India's policy to attract investments and use technological outreach as a key foreign policy bet. Several countries such as Kenya, Mauritius, Papua New Guinea, and Egypt, among others, have shown interest in the Indian telecom technology.

Initially launched in 2021 with a financial outlay of ₹12,195 crore for 5 years, the PLI encompasses 42 companies including 28 micro, small and medium enterprises (MSMEs).

It covers core transmission equipment, 4G/5G equipment such as nextgeneration Radio Access Network (RAN) and wireless gear, access & CPE gears and



(In ₹ crore)

Investment 3,925 65,320 12,384

24,980



enterprise equipment such as switches and routers.

Terms & conditions

Stakeholder consultations on expanding the PLI will soon begin, sources said. The companies had earlier complained about stiff incremental and production targets for the first year of 2021-22.

Currently, applicants have to satisfy the minimum global revenue criteria to be eligible under the scheme. Companies can invest in single or multiple eligible products.

The scheme stipulates a minimum investment threshold of ₹10 crore for MSMEs and ₹100 crore for non-MSME applicants. Land and building costs will not be counted as investment. The eligibility is also subject to higher sales of manufactured goods over the base year (FY19-20). The allocation for MSMEs has also been enhanced from ₹1,000 crore to

Vodafone to sell 3% stake in Indus Towers for ₹2,840 cr

SUBHAYAN CHAKRABORTY New Delhi, 4 December

British Telecom giant Vodafone PLC will liquidate its holdings in mobile tower infrastructure company Indus Towers, selling its remaining 3 per cent stake. Pegged at ₹2,840 crore, the

transaction will allow Vodafone to repay its outstanding borrowings of million Vodafone's existing lenders, secured against Vodafone's Indian assets, Indus Towers informed the

Vodafone will sell its remaining 79.2 million shares in Indus Towers through an 'accelerated bookbuild offering', it said.

Back in June, Vodafone had sold 484.7 million shares or a hefty 18 percent stake in Indus Towers in block deals, and raised ₹15,300 crore. The security package agreed upon during the merger of erst-

Two weeks after awarding a 'multi-

year, multi-billion' extension deal to

telecom equipment maker Nokia for

4G and 5G equipment. Bharti Airtel

Ericsson. On Wednesday, Airtel and

Ericsson said the Swedish telecom

centralised Radio Access Network

Ericsson will also undertake the

software upgrade of its current

deployed 4G radios thereby

(RAN) and Open RAN-ready solutions.

enhancing the customer experience.

announced by Airtel since it rolled out

August 2022. The telco is expected to

announce a third deal with Samsung,

BS REPORTER

The two latest deals mark the first

major set of sourcing agreements

orders for the 5G rollout back in

equipment maker will deploy

has announced a similar deal for

while Bharti Infratel and Indus Towers, stipulates that Vodafone Plc's 21 per cent stake in Indus Towers was the primary pledge by its lenders against the \$1.4 billion loan Vodafone Pic had taken in 2019 to participate in Idea's rights

issue. Indus Towers has a secondary pledge on Vodafone PLC' original 21 per cent stake, J P Morgan said in June. Under the terms of

the security arrange-

ments between Vodafone and Indus, Indus has a security over the residual proceeds from a placing to guarantee obligations from Vodafone Idea to Indus under the Master Services Agreements (MSA). The proceeds from the capital raise would be used by Vi to pay outstanding MSA dues to Indus,

the filing said. The announcement came after the markets closed. Shares of Indus Towers rose 1.46 per cent to ₹358.7 in intraday trade on Wednesday.

DoT seeks views on Airtel in multibillion satcom allocation deal with Ericsson

The Department of Telecom (DoT) has sought views on norms for allocating satellite spectrum from sector regulator Trai. The government has decided to allocate spectrum for satellite communication services through an administrative mechanism while telecom operators are required to purchase the radiowaves through auction. Minister of State for Communications, Pemmasani Chandra Sekhar said in a written reply to the Lok Sabha. The move intends to provide satellite-based communication services while accounting for "level-playing field" with terrestrial access services, Sekhar said.

[TECH DIGEST] mvbs.in/tech

BACKBONE ONE GAMING CONTROLLER LAUNCHED IN INDIA

Backbone has launched the One gaming controller in India. Compatible with Android and iOS devices via USB-C or Lightning ports, the controller delivers a console-like gaming experience with ultra-wide analogue triggers, responsive thumbsticks, and a redesigned D-pad. It includes magnetic adapters for a comfortable fit across various phone sizes. The Backbone One is available on Amazon, priced at



Samsung XR glasses to be previewed in January

Samsung will preview its XR glasses during the Galaxy S25 launch in January, with a full release scheduled for late 2025, according to 9to5Mac. The glasses are expected to feature a Qualcomm AR1 chip, a 12MP camera, a 155mAh battery, and artificial intelligence for advanced functionalities. Additionally, a new XR software platform, co-developed with Google and Qualcomm, may be unveiled later this month.

OnePlus announces Community Sale

OnePlus India has announced its Community Sale, offering discounts, bank offers, and no-interest EMI plans on smartphones, tablets, watches, and wireless earbuds. The sale, which is live now, will run until December 17. Customers can avail offers on select products through the official OnePlus website, OnePlus Experience Stores, e-commerce platforms like Amazon, Flipkart, and Myntra, and offline retailers such as Reliance Digital, Croma,

Oyo enters UK, UAE with luxury brand SUNDAY

In a bid to expand its premium Company built its first chapel property portfolio overseas, SUNDAY, a luxury hotel brand owned by OYO's parent firm launched with the opening of and SoftBank Group, has opened its first properties abroad in the UK and UAE, OYO said on Wednesday. The move is part of OYO's ongoing efforts to bolster its premium property portfolio across the globe, the company stated.

SUNDAY Lansbury Heritage near London's iconic business district Canary Wharf will now be operated by Oravel. The 35-room property is a restored Grade II listed building with its history dating back to 1628 when the East India

and almshouses on the site.

SUNDAY in Dubai was SUNDAY Holiday International Hotel. The premium brand of properties was originally launched in May 2023 in India by the joint venture between the Softbank and Oravel Stays. There are three SUNDAY properties in India with a plan to increase to 25 by the end of March 2025.

"Our data indicates a growing demand for premium, experience-driven accommodations. This strategic move allows us to tap into the luxury segment while maintaining

our commitment to delivering value across all price points, Puneet Yadav, Head of Oravel's TIK business, said.

Moody's upgrades OYO's rating to 'B2'

Moody's Ratings (Moody's) has upgraded Oravel Stays Limited's (OYO) corporate family rating (CFR) from 'B3' to 'B2'. It follows the proposed refinancing of OYO's existing term loan through another credit. This transaction is expected to alleviate the company's refinancing risk. 'B2' rating indicates corporate obligation is speculative and has a high credit risk. PTI & ABHIJIT LELE

INDER SECTION 102 OF THE INSOLVENCY AND BANKRUPTCY BOARD CODE, 2016 ("IBC 2016") FOR THE ATTENTION OF THE CREDITORS OF Mr. Sudarshan Das Mundhra, Mr. SUDARSHAN DAS MUNDHRA alias

		Mr. SUDARSSHHAN DAS MUNDHRA, Pan NO: AIIPM7003M
2.	Name of the Corporate Debtor in which guarantee given	M/s Simplex Projects Limited
3.	Date of incorporation of Corporate Debtor	31/10/1990
4.	Corporate Identity No. / Limited Liability Identification No. of Corporate Debtor	L45201WB1990PLC050101
5.	Address of the registered office /principal office (if any) of Corporate Debtor	12/1, NELLIE SENGUPTA SARANI, KOLKATA, West Bengal, India, 700087
6.	Address of Personal Guarantor	126 Southern Avenue, Kolkata 700029 also at H-26/1,Lane W-10 Western Avenue, Sainik Farm, New Delhi 110062 also at S-41 1st Floor Panchseel Park, New Delhi 110017
7.	Details of Order of commencement of insolvency in respect of personal guarantor	I.A.(IB)No.1329/KB/2024 dated 29-11-2024 in C.P. (IB)/148(KB)2024 (order received on 02- 12-2024)
8.	Date of commencement of Insolvency Resolution Process of personal guarantor	29-11-2024
9.	Name and registration number of the Resolution professional	Sanjai Kumar Gupta, IBBI/IPA-001/IP-P00592/2017-2018/11045
10.	Address and e-mail of the Resolution professional, as registered with the Board	5A Akma Height, 27A Bagmari Road, Kolkata - 700054, Email: casanjaigupta@gmail.com
11.	Address and e-mail to be used for submission of claims and correspondence with the Resolution professional	Sanjai Kumar Gupta, 5A Akma Height, 27A Bagmari Road, Kolkata-700054, Email:pirp.sudarshanmundhra@gmail.com

Notice is hereby given that the National Company Law Tribunal (NCLT), Kolkata Bench, vide order no. I.A.(IB)No.1329/KB/2024 dated 29-11-2024 in C.P. (IB)/148(KB)2024 order received on 02-12-2024, has ordered for the commencement of the insolvency resolution process against Mr. SUDARSHAN DAS MUNDHRA (Personal Guarantor for the personal guarantee extended to the Corporate Debtor M/s Simple Projects Limited) on 29-11-2024. under Section 95(1) read with Section 100 of IBC 2016.

26-12-2024

2. Last date for submission of claims

he creditors of Mr. SUDARSHAN DAS MUNDHRA, are hereby called upon to submit their claims with proof i Form B as provided in the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process fo Personal Guarantors to Corporate Debtors) Regulations, 2019 (available on IBBI website a https://ibbi.gov.in/home/downloads) on or before 26-12-2024, to the resolution professional at the address

1. The creditors may submit their claims through electronic means or by hand or registered post speed post or courier. 2. In addition to the claims referred to in sub-section (1), the creditor shall provide to the resolution professional, personal information and such particulars as mentioned in Form B (available o

IBBI website at https://ibbi.gov.in/home/downloads) Note: Submission of false or misleading claims with proofs shall attract penalties or imprisonment in accordanc with the provisions of the Insolvency and Bankruptcy code, 2016 and any other applicable laws.

Sanjai Kumar Gupta, Resolution Professiona In the Personal Insolvency of Mr. SUDARSHAN DAS MUNDHRA IBBI/IPA-001/IP-P00592/2017-2018/11045 AFA: AA1/11045/02/311225/107740 Valid: 31-12-2025 Place: Kolkata

APPOINTMENTS

as part of the latest set.

Indian Institute of Bank Management Jawahar Nagar, Khanapara, Guwahati - 781022

FACULTY RECRUITMENT IIBM, Guwahati invites applications for FRA/

Assistant Professor in the following domains: Finance/ HRM/ Information Technology/ Money, International Banking and Finance/ Rural Finance and Development/ Strategic Planning, Marketing

and Control. Nos of post: 2 (Two)

The last date of receipt of applications is 31st December, 2024.

For details, visit IIBM Website https://www.iibm.ac.in

sidbi

SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (SIDBI)

	Advertisement No. 01/SFMC/02/12/2024/36104								
- 6	Engagement of Specialists on Contractual Basis (Full Time) -2024-25								
	SIDBI, the Principal Financial Institution for MSME sector, invites applications from eligible and suitable candidates for various posts on full time contractual basis, as detailed below:								
Sr	Post	Post	Total		R	eserva	atior	าร	
No		Code	Vacancies	UR	EWS	OBC	SC	ST	PwBD
									(OC)
1	Senior Data	01	01	01	-	-	-	-	01*
	Analyst (Sr.DA)								
2	Junior Data Analyst	02	01	01	-	-	-	-	01*
	(Jr DA)								
Last	date of receipt of c	omplete a	applications is	Dec	ember	20, 20	024.	The	detailed
adve	rtisement containing	eliaibility	criteria, remu	ınerati	on, sel	ection	pro	cess	etc. and

application form are available on SIDBI's website www.sidbi.in. Any modification thereto hall be hosted on SIDBI's website only.

*For more details, please refer to the detailed advertisement.

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Gujarat International Finance Tec-City Company Limited (GIFTCL)

E-Tender Notice for Invitation to Bid for Selection of Consultant for the Assignment Gujarat International Finance Tec-City Company Limited invite bids from reputed, qualified,

experienced and financially sound Consultants for the following Assignment:							
Name of Assignment	Duration	Online Availability of Bid Document	Last Date of Online Bid Submission	Last Date of Physical Bid Submission			
APPOINTMENT OF CONSULTANT FOR PROVIDING CONSULTANCY SERVICES FOR DEVELOPMENT OF A WATER BODY IN SEZ AREA OF GIFT CITY (RFP Reference No.: GIFT/ENG/WT/CS/2024/01)	(Thirty	05th December 2024 to 02nd January 2025 up to 17:00 hrs	3rd January 2025 up to 15:00 hrs.	04th January 2025 up to 15:00 hrs.			

Bid document may be downloaded online from website at https://tender.nprocure.com Tender fee of Bid document is Rs.10,000/- payable in the form of Demand Draft / Banker's Cheque / Pay Order drawn in favor of "Gujarat International Finance Tec-City Company Limited" payable at Ahmedabad. For further details and updates please log on to our Website www.giftgujarat.in

Sr. Vice President (Water)

Tel: 079-61708300 E-mail: contract@giftgujarat.in

Gujarat International Finance Tec-City Company Limited (GIFTCL)

Managing Director & Group CEO

GIFT House, Block 12, Road 1D, Zone 01, GIFT City, Gujarat, INDIA. Pin-382355. Tel.: +91 79 61708300, CIN:U75100GJ2007SGC051160





RBI cautions public on deepfake videos of **Top Management** circulated over social media giving financial advice.

It has come to notice of the Reserve Bank of India that fake videos of the Governor are being circulated on social media that support or claim launch of some investment schemes by the RBI. These videos attempt to advise people to invest their money in such schemes, through use of technological tools.

RBI clarifies that its officials are not involved in or support any such activities and these videos are fake. RBI does not give any such financial investment advice.

Members of the public are, therefore, cautioned against engaging with and falling prey to such deepfake videos circulated over social media.





Banks flag FIR delays, seek case update

Demand faster case resolutions, amendments to safeguard officials from post-retirement prosecution

New Delhi, 4 December

ublic sector banks (PSBs) have highlighted delays in registration of first information reports (FIRs) and the need for periodic updates from the Central Bureau of (CBI) on case Investigation progress, closure reports, investigation reports, and final decision regarding conviction or acquittal taken by courts, according to a source directly familiar with the matter.

"Banks have raised concerns about treatment of bankers during investigations and perceived harassment of officials have been widely expressed. Banks have also suggested that unless there is prosecution sanction, names of public servants (bankers) should not be cited as accused in the charge sheet," said the source.

The Department of Financial

Services (DFS) on Wednesday organised a coordination meeting of PSBs on vigilance matters. The meeting was attended by Financial Services Secretary M Nagaraju, State Bank of India chairman CS Setty, the CBI Indian Banking Association (IBA) chief executive, chief vigilance officer (CVO) of PSBs, managing directors and chief executive officers (CEOs) of PSBs, and officials from the Department of Personnel and Training (DoPT) and the home ministry.

The source also said that registration of FIRs is pending in as many as 1,078 cases even after lodging complaints.

"As many as 868 complaints are pending from more than 24 months for FIR registration. The IBAappointed committee has recommended holding of regular meetings between CBI and banks. It is expect-

UNDER THE SCANNER

- 0ver1,000 cases pending, with 868 complaints delayed by more than 24 months
- Banks seek regular updates from the CBI on case progress, reports, and decisions
- DFS held a meeting with CBI, PSB officials, and IBA to address vigilance matters
- IBA proposes changes to prevent harassment of bankers postretirement, requiring evidence of malafide intent for prosecution approval

ed that such a joint mechanism will harassment by investigabring down this pendency time," added the source.

The IBA has proposed another of amendments to the Prevention of Corruption Act, 1988, aiming to address concerns from tive evidence of mala fide intent bankers, who fear post-retirement or criminal conspiracy exists," said

discussed that bank-related fraud cases are a major area of concern. "The government has taken various meas-

ures, such as Insolvency and Bankruptcy Code (IBC) and creation of National Asset Reconstruction Company (NARCL) for resolution of stress

In a statement, the finance min-

istry said that in the meeting it was

in banking assets, leading to an improvement in asset quality and performance of PSBs," it said. The statement said PSB Alliance

- a company set up by PSBs to jointly offer important customer-oriented services — made a presentation about "asset tracing" IT applications. The application will provide detailed information to PSBs about the assets taken as security for extending a

'DON'T KILL THE GOLDEN GOOSE'

Revenue secretary cautions officials on high-pitched notices

New Delhi, 4 December

Revenue Secretary Sanjay Malhotra on Wednesday told officers of the Directorate of Revenue Intelligence (DRI) to nab the masterminds behind smuggling rackets, but keep the interest of the economy in mind before issuing highpitched notices in commercial fraud cases.

"We are here not only for revenue, but also for the whole economy of the country. So, if in the process of garnering some small revenue. we are hurting the whole industry, or the economy of the county, it is certainly not the intent. Revenue comes in only when there is some income, therefore, we have to gold, with the country servbe very cautious so that we do not, as they say, kill the golden goose," Malhotra said while speaking at the 67th foundation day of the DRI.

The revenue secretary said it is vital for the departmanpower to adapt to the technological changes. "Officers should focus their energy on big fish and masterminds, and bust syndicates in smuggling operations," he said, cautioning that they have to be "verv careful" while taking action against traders or businesses involved in potential commercial fraud cases.

'There could be a technical nature of some tax demands and classification disputes rampant across the industry on some goods, which could lead to very high-pitched demand notices," he said.

According to

Revenue Secretary Sanjay Malhotra said the interest of the economy need to be kept in mind before issuing highpitched notices

"Smuggling in India" report released by the DRI on Wednesday, India has seized 4,869.6 kg of smuggled gold in the last financial year (FY24) as smugglers continue to exploit porous borders, particularly in the Northeast, and high domestic demand. The report said India has become a major destination for illicit imports of precious metals, with gold and silver predominantly originating from Gulf countries such as the United Arab Emirates (UAE) and Saudi Arabia.

The report also highlight ed that in FY24, the DRI detected import fraud of ₹5,908 crore. The Myanmar border remains one of the most active routes for illicit ing as both a source and transit hub.

Smuggling syndicates use well-established corridors such as Tamu-Moreh in Manipur and Zokhawthar in Mizoram, taking advantage ment to upgrade skills and of the challenging terrain and minimal border controls, the report said. Tamu and Rih are border towns in Myanmar that also serve as legal trading routes.

Gold from Myanmar often passes through transit hubs like Muse Ruili and Mandalay before entering India, the report said.



IN BRIEF

Services PMI falls marginally to 58.4 in November

Growth in India's dominant services sector dipped in November as new orders and output receded, while consistent demand led to a rise in business sentiment and "hiring surge", said a business survey on Wednesday. The headline Purchasing Managers' Index (PMI) figure, compiled by S&P Global and released by HSBC, was

58.4 in November, almost unchanged from 58.5 in October but lower than a preliminary estimate of 59.2. The index has been above the neutral 50-mark that separates contraction from expansion for the 40th month straight.

RBI raises UPI Lite wallet limit to ₹5K, per-transaction to ₹1K

The Reserve Bank of India (RBI) on Wednesday enhanced the pertransaction and wallet limits for transactions made on UPI Lite to ₹1,000 and ₹5,000, respectively. Earlier, the per-transaction limit and wallet limit for transactions made through Unified Payments Interface (UPI) Lite were set at ₹500 and ₹2,000, respectively. The banking regulator updated the framework for facilitating smallvalue digital payments in offline mode after RBI Governor Shaktikanta Das announced the increase in limits for UPI Lite transactions in October.

'Will discuss de-escalation with China in coming days'



Peace and tranquility in border areas is a pre-requisite for the development of bilateral ties with China, and the two side will discuss de-escalation and effective management of activities in these areas in the coming days, External Affairs Minister S Jaishankar said on Wednesday while making a statement on India-China relations in the Rajya Sabha. Disengagement has now been achieved in full in eastern Ladakh through a step-by-step process, culminating in Densang and Demchok, he said

Foreign secretary likely to visit Bangladesh next week

Indian Foreign Secretary Vikram Misri is likely to visit Bangladesh next week for a foreign secretary-level meeting, amid tensions between the two countries after the Interim government headed by Muhammad Yunus came to power. Foreign Adviser Md Touhid Hosain said the scheduled Foreign Secretary-level Foreign Office Consultation between Bangladesh and India will take place in Dhaka on December 9 or 10, BSS news agency reported. It will be the first high-level visit by a senior government official since the interim government came to power.

India backs UNGA resolution for ending Israeli occupation

India voted in favour of a UN General Assembly resolution that called for the withdrawal of Israel from the Palestinian territory occupied since 1967, including East Jerusalem, and reiterated the call for achieving a comprehensive, just and lasting peace in West Asia. The draft resolution 'Peaceful settlement of the question of Palestine' tabled by Senegal was adopted in the 193-member General Assembly on Tuesday. India was among the 157 nations that voted in favour.

Centre to auction 27 coal blocks beginning today

The government will offer 27 coal blocks across various states as it launches the fresh round of commercial mine auction on Thursday. Union Minister of Coal and Mines G Kishan Reddy will launch the 11th round of commercial coal mine auctions on December 5, an official statement said. The forthcoming auction offers 27 coal blocks distributed across various states and regions, designed to promote regional economic growth, and create employment opportunities.

75 tunnel projects worth ₹49K cr underway: Gadkari

Around 75 tunnel NHAI projects entailing investment of ₹49,000 crore are under construction in the country, Union Minister Nitin Gadkari said. Addressing the 'World Tunnel Day 2024 Conference on Safe & Sustainable Tunneling', the Minister for Road, Transport and Highways said that huge potential lies in the tunnel sector in India. NHAI has completed 35 tunnel projects of 49 km in length costing ₹20,000 crore. 78 tunnels projects worth ₹1.10 trillion are upcoming in the country which would cover a distance of 285 km, Gadkari said.

Capex slows on underspending by DoT, reduced state transfers

tive agencies over genuine deci-

sions that may have gone wrong.

"Banks have recommended that

prior approval under section 17A

should only be sought when substan-

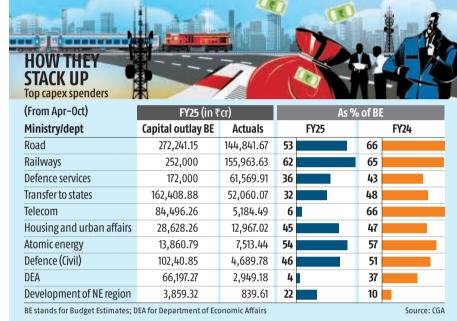
New Delhi, 4 December

The slowdown in central capital expenditure (capex) can largely be attributed to underspending by the Department of Telecommunications (DoT) due to the pending equity infusion into Bharat Sanchar Nigam (BSNL), reduced transfers to states from the Centre, and underutilisation of funds held by the Department of Economic Affairs, according to data from the Controller General of Accounts.

Although below the spending levels of last year, the bulk of capex during the April-October period has been spent by the Ministry of Road Transport and Highways and the Ministry of Railways, with a combined allocation of ₹5.24 trillion in 2024-25 (FY25). Railways has spent 62 per cent, while the road ministry has exhausted 53 per cent of the budgeted capital outlay during the April-October period. Transfers to states from the

Centre are down 20 per cent compared to last year in the April-October FY25 period. Only 32 per cent of the Budget Estimates have been transferred during the April-October period, against 48 per cent in the corresponding

The Centre does not transfer funds to states to promote capex but to promote its proects. There is a lot of resent- in the same period last year.



ment in Opposition states due to the conditionalities associated with these loans. Most states are not comfortable, so there is no great enthusiasm about these loans," said former finance secretary Subhash Chandra Garg.

Experts said that the pending capital infusion into BSNL. for which the budget has allocated ₹82,916 crore, could have increased the total capex utilisation by the telecom ministry. During the April-October FY25 period, DoT was able to utilise only 6 per cent of the budgeted

If the overall trend of nearly a 15 per cent decline in capex for the April-October FY25 period continues into the second half of the current financial year, economists believe it will negatively impact growth, as seen in the second-quarter gross domestic product (GDP) numbers. and result in missing the yearly capex target.

India's growth slowed to a seven-quarter low of 5.4 per cent in the July-September period of FY25.

'It is difficul in capex), but the impact has cial year.

Capex has improved in comparison to the first quarter (Q1), but the pace is not adequate. If we continue on the same trajectory, it will be difficult to meet the full year's target," said Vivek Kumar, an economist at OuantEco Research. Government officials have

been reflected in the GDP data.

indicated that the Centre may relax cash management guidelines for the last quarter (January-March) of FY25 to allow lagging departments states to take up those proj- capex, compared to 66 per cent the reason (behind the decline allocated capex for the finan-

'Will seek funds for MGNREGA if budget falls short'

SANJEEB MUKHERJEE New Delhi, 4 December

Schemes like Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA) are demand-based and if the allocated budget falls short, more funds are sought from the finance ministry based on state demands with continuous revisions made according-Rural Development Minister Shivraj Singh Chouhan (pictured) reiterated on Wednesday.

Addressing the media, he said in the first eight months of this financial year, his ministry had spent almost 56 per cent of the allocated budget, which is a big achievement.



The minister's remarks came as civil society workers and activists associated with **MGNREGA** Sangharsh Morcha termed 'misleading' the claims of the ruling NDA government that it had increased the NREGA budget

annually by ₹20,000 crores and that wages were paid on

Noting that it only Fund Transfer Orders (FTOs) were generated on time, renowned economist Jean Dreze pointed out that crediting of workers' accounts was delayed by weeks or months. Addressing a press confer-

ence, Dreze and others said that imposition of 'arbitrary, opaque and unjustified' technical interventions like the Aadhar-Based Payments System (ABPS) and online attendance under the National Mobile Monitoring System (NMMS) had led to the mass deletion of job cards, amounting to almost 90 million.

The Morcha has called for

a two-day protest starting from December 6 against the inadequate budget and arbitrary technical interventions in the scheme.

Meanwhile, Chouhan said the government was planning to revamp the feedback mechanism in MGNREGA by updating the existing JanMGNREGA app, which would ensure proactive disclosure of information to citizens.

He also warned that if any state identifies shortcomings in MNREGA and PM Awas Yojana, action will be taken against it. The minister said the Centre was not discriminating against West Bengal, which he blamed for not complying with the Union government's directives.

Banking liquidity surplus hits ₹1 trn Gets boost from **RBI AT WORK**

govt spending, **RBI** swaps

ANJALI KUMARI

The net liquidity surplus of the banking system rose to touch ₹1 trillion on Tuesday on the back of government spending, according to the data released by the Reserve Bank of India.

Analysts, however, said

that the liquidity is expected to fall into deficit mode soon on the back of tax outflows. On Monday, liquidity surplus stood at ₹89,450 crore. "The liquidity improved because of government expenditure. In the near term we have excise tax outflow and advanced tax outflow and GST outflow, because of which liquidity is expected to be incrementally tighter." said Gaura Sen Gupta. economist, IDFC First Bank.

Liquidity conditions, which had been in surplus over the past two months, have tightened recently due to GST outflows, a likely negative BoP balance for the quarter, and increased inter-

Net liquidity injected

-100,000 -208,269 -150.000 -200,000 -100,217 -250,000 -300,000 Nov 1 2024 Dec 3

Outstanding, including latest operations; sources: RBI, Bloomberg

vention by the RBI in the for-

eign exchange market.

Foreign exchange market participants said that the RBI conducted a buy/sell dollarrupee swap worth \$3-\$5 billion of tenure nine months -12 months in the forwards market during the previous week, which further aided the rupee liquidity.

"The RBI has been conducting a buy/sell swap of 9-12-month maturity to support rupee," said Amit Pabari, managing director at CR Forex. "They have short positions in the NDF market also.'

Govt mulls subsidy for inland waterways transport

35% subsidy proposed for cargo owners to reduce transportation cost

DHRUVAKSH SAHA

New Delhi, 4 December

In an effort to boost transportation of goods by rivers, which accounts for only 2 per cent of India's total freight movement, the government is likely to offer subsidies to cargo owners for goods transportation via inland waterways for three years.

The proposed move, where there will be a 35 per cent subsidy for river transportation on national waterwavs 1, 2 and 16, will likely lead to the shifting of around 800 million tonnekilometre (tkm) of cargo to inland waterways, according to the Ministry of Ports, Shipping and Waterways. metres travelled.

"The inland water transport sec-

tor, unlike ports, is in its nascent stage and requires support to promote modal shift of cargo, in addition to creation of physical infrastructure. While the cost of transporting cargo on the waterways itself is less compared to other modes of transport, the multi-modal nature of the transport makes the total logistics cost higher than other modes of India's overall freight transport," the ministry said in a policy document.

According to officials in the know of the developments, the scheme is likely to cost around ₹100 crore, with Tkm is calculated by multiplying the around ₹45 crore required for subsistructure on our waterways, it is the policy document said.

metric tonnes of cargo by the kilo- dies, and around ₹40 crore for establishment of inland ves sel services.

Road transport dominates the sector, accounting for approximately 65 per cent modal share, followed by rail at 26 per cent modal share. In contrast, Inland Water Transport (IWT) has only a 2 per cent share in movement, according to

ministry's assessment. "Accordingly, while

around ₹100 cr, with around ₹45 cr required for subsidies

The scheme is

likely to cost

essential to provide financial support to nudge cargo owners for modal shift to ter funded and developed and last mile journey.

road and railways sector (the budget of IWT sector is less than 1 per cent of road/railways)," it said. Financial incentives extent of 35 per cent of the total actual operating

expenditure incurred on waterways journey for the sustainable modal shift of we work on providing hard infra- cargo to IWT from road or rail modes,

only for the long-haul movements on waterways - distances greater waterways, which has to than 300 km — and will exclude any compete with much bet- expenditure incurred on the first Additionally, there will be scheduled services for transit by

This incentive will be provided

Inland & Coastal Shipping (ICSL) with funding by the Inland Waterways Authority of India (IWAI) will be provided to the to ICSL to demonstrate the reliability of waterways.

The scheme will be limited only to three waterways for now. based "However, success of the scheme, it may also be extended to other waterways," the ministry said.









HOUSING & URBAN DEVELOPMENT CORPORATION LTD.

(Government of India Undertaking CIN: L74899DL1970GOI005276 Regd. Office: Core-7 'A', HUDCO Bhawan, India Habitat Centre Lodhi Road, New Delhi-110003, Ph.: 011-24649610-23 TENDER NOTICE

Housing & Urban Development Corporation Limited invites tenders for the following

Name of the wor

Hiring of Source Code Escrow Agency for

HUDCO's Integrated ERP Application www.hudco.org.in, https://eprocure.gov.in Last date of submission 21 days from the date of publishing of this

All further information in this regard shall be published on hudco website only.

OSBI

Platform Engineering-II, Global IT Centre, Sector 11, CBD Belapur, Navi Mumbai - 400 614

CORRIGENDUM - IV

RFP No.: SBI/GITC/Platform Engineering-II/2024/2025/1216

State Bank of India has floated an open RFP for procurement of outgoing domestic and international SMS, receiving incoming SMS, missed call WhatsApp banking messaging and RCS push messages and services Corrigendum-IV has been published. Please see the "Procurement News" at Bank's site https://bank.sbi.

Deputy General Manager (PE - II) Date: 05.12.2024



SAPPHIRE FOODS INDIA LIMITED CIN: L55204MH2009PLC197005

Regd. Office: 702, Prism Tower, A Wing, Mindspace, Link Road, Goregaon (West), Mumbai - 400062 Website: www.sapphirefoods.in Email id: investor@sapphirefoods.in Phone No.: +91 22 6752 2300

NOTICE OF POSTAL BALLOT AND REMOTE E-VOTING INFORMATION

Notice is hereby given to the members of Sapphire Foods India Limited ("the Company") pursuant to and in compliance with the provisions of Section 110 of the Companies Act, 2013 ("Act") read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014 ("Rules"), as amended from time to time and in accordance with the guidelines prescribed by the Ministry of Corporate Affairs (the "MCA") for conducting postal ballot through e-voting only vide General Circular No. 14/2020 dated 8th Apri 2020, Circular No. 17/2020 dated 13th April 2020 read with other relevant circulars including General Circular No. 09/2024 dated 19th September 2024 (including any statutory modification or re-enactment thereof for the time being in force, and as amended from time to time) and pursuant to other applicable laws and regulations, that the Company has electronically dispatched the notice of the Postal Ballot on Wednesday, 4th December 2024 only to those members who have registered their email address with the Company or Depository/ Depository participants as on Friday, 29th November 2024 (cut-off date), to transact the business as set out in the Postal Ballot Notice for seeking the approval of Members of the Company through electronic voting only ("remote e-voting"). The communication of assent or

dissent	dissent of the members would take place through remote e-voting system only for the matters referred hereunder:							
Sr. No.	Type of Resolution	Brief description of the Resolution						
1	Ordinary Resolution	Regularisation of Mr. Rohitt Mutthoo (DIN: 10386059) as Non-Executive Non-Independent Nominee Director of the Company						
The Company has engaged Link Intime India Private Limited ("Link Intime"), its Registrar and Transfer Agent for facilitating remote experting to enable the Members to cast their votes electronically ("tempte experting"). The detailed procedure for experting is enumerated in								

the Notes to the Postal Ballot Notice. The Postal Ballot Notice is available on the Company's website www.sapphirefoods.in and website of BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE"), where the shares of the Company are listed The remote E-voting facility is available during the following period:

Commencement of Remote E-voting	Thursday, 5th December 2024 from 9.00 a.m. (IST)
Conclusion of Remote E-voting	Friday, 3rd January 2025 till 5.00 p.m. (IST)

The e-voting module will be disabled by Link Intime for voting thereafter. Once the vote on the resolution is cast by a member, the member shall not be allowed to modify the same subsequently. The voting rights of Members shall be reckoned as on Friday, 29th November 2024 which is the cut-off date. A person who is not a Member as on the cut-off date should treat the Notice of Postal Ballot for information

The Company has appointed, Mr. Alwyn D'Souza (Membership No. FCS 5559) of Alwyn D'Souza & Co., Practicing Company Secretaries and failing him Mr. Jay D'souza (Membership No. FCS 3058) of Jay D'Souza & Co., Practicing Companies Secretaries as a Scrutinizer to scrutinize the Postal Ballot process in a fair & transparent manner. The results of the Postal Ballot will be announced at the registered office of the Company on or before Monday, 6th January 2025 and subsequently the results shall be declared and communicated to BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE"). Additionally, the results will also be uploaded on the Company's website www.sapphirefoods.in.

For details relating to e-voting and registration of email addresses for those members whose email address is not registered with the Company/Depositories, are requested to refer the postal ballot notice for detailed instructions contained therein. Members having any queries, issues or requiring any clarifications on e-voting may contact Link Intime India Private Limited on 022-49186000 or by email: otices@linkintime.co.in

For Sapphire Foods India Limited

Sachin Dudam

Place: Mumbai Company Secretary & Compliance Officer Date: 4th December 2024 Membership No.: A31812



ETERNIS CONTINUES ITS GROWTH STRATEGY, NOW ENTERS PERSONAL CARE SEGMENT

Eternis Fine Chemicals Ltd, (Eternis) is pleased to announce that it has completed the acquisition of 100% of the shares of Sharon Personal Care (Sharon PC), having innovation labs and manufacturing capabilities in Italy and Israel, distribution sites in US, Italy, Germany and France as well as a global distribution network.

As a result of this strategic move, Eternis further expands its global footprint, whilst leveraging the multi-location research labs, manufacturing and distribution platforms to continue serving its customers better. This acquisition marks a significant step towards diversifying its offerings and widening the portfolio into the growing personal care segment and meet the evolving demands of today.

'As we step into 2025, I speak on behalf of the team at Eternis in expressing my excitement with this significant milestone of successfully completing another overseas acquisition in our growth journey', says Mr. Rajen Mariwala, Managing Director of Eternis.

Eternis CEO Mr. Wilfrid Gambade added 'We are thrilled to welcome Sharon PC into our family. The addition of this large Personal Care pure-play and high-end manufacturer enhances our business and brings with it many strategic advantages. Sharon PC's commitment to sustainability, innovation and quality is perfectly aligned with our vision of delivering products that not only make people feel good but also reflect our values. This acquisition will further establish ourselves in Europe and US, with the ability to service our customers with products under new segment from the sites, stock hubs and offices there. The combined portfolio will uniquely position us for further growth. Further, our DNA of 'Eternally Agile and Forever Customer Centric' is also a key principle of Sharon PC's Corporate ethos. In many respects, a perfect fit'.

Ms. Naama Eylon, CEO of Sharon PC said 'I see very positive outcomes as we enter into this new partnership. Our combined manufacturing and distribution footprints across India, Europe, Asia and US will offer a robust supply chain. Further, this partnership will enable us to reach Asia-Pacific with personal care products ensuring more customers can experience the brand's high-quality and innovative offerings. I am very excited about our future, together. On a personal note, as a leader, I'm happy for the exciting times to come, where we will plug-in and continue to grow & innovate.'

LOOKING AHEAD

Sharon PC will plug-in into the Eternis model. Both business units will cater to their distinct yet adjacent application markets of aroma and cosmetic/personal care. As the personal care segment continues to experience rapid growth, driven by changing consumer preferences and an increasing focus on wellness and self-care, the group aims to position itself through its innovations to anticipate the demands of tomorrow's consumers as well. With the added benefit of expanded resources to fuel further growth, Sharon PC will maintain its product same brand name but with a modified identity infused with elements of Eternis.

For further information on Eternis please visit www.eternis.com

Personal Care is a global supplier of innovative

ingredient solutions for a broad range of personal care products, with specialized expertise in trending market segments. The company's product portfolio udes unique preservation systems, green functional chemistr Bio-active ingredients and Oleosome technology.

Sharon has a proven track record of innovation combined with the ability to provide comprehensive solutions at light speed. With a solid foundation in environmentally sustainable chemistry, Sharon delivers multifunctional ingredient solutions that help differentiate personal care products in a fast-changing market. The company employs about 100 people worldwide, with manufacturing, logistics and scientific facilities on three continents

Sharon Personal Care was founded in 1992 by Assaf & Hedda Burstein as part of the Sharon Group of Companies. In 2017, Tene Investment Funds, a leading Private Equity fund based in Tel-Aviv, acquired majority ownership of the Sharon Group.

For further information on Sharon PC





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Shri Piyush Goyal Minister of Commerce & Industry



Dr. V. Anantha Nageswaran Chief Economic Advisor



As India progresses toward a \$55 trillion economy by 2047, the focus remains on simplifying the ease of doing business, driving MSME growth and creating a globally competitive environment to attract foreign investments as well as for sustained economic success.





Bharat@100 envisions establishing India as a global economic powerhouse by 2047 through enhanced innovation, robust business environment, deeper integration in global supply chains and driving sustained economic growth.

Deepak Sood Secretary General, ASSOCHAM

Partners





















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Inheritance of deposits likely to get unambiguous

Mumbai, 4 December

he amendments to banking laws are expected to improve governance in the institutions, enhance customer convenience, and reduce litigations, according to bankers and experts.

The amendment to allow four nominees in an account in particular will make inheritance of bank deposits unambiguous, they said.

Banking (Amendment) Bill, 2024 — which proposes 19 amendments to five laws — was passed in Lok Sabha on Tuesday.

These proposed changes are aimed at easing compliance, improving regulation, and enhancing the efficiency of auditing in banks, including multi-state cooperatives providing banking services.

Satish Marathe, central board director, Reserve Bank of India (RBI) said these amendments would help make working of banks better and improve customer services.

Seconding Marathe's observa-Director, CARE Ratings said the proposed amendments represent the

IN A NUTSHELL

- ▶ Bank customers to benefit from easier deceased claims settlement
- Amendments may lead to reduction in family litigation
- Amendments may require introduction of new formats of nomination for successive nominations
- Changes will enhance operational efficiency of the sector

various processes within the banking sector, with the aim of enhancing operational efficiency.

The changes in provision will now permit account holders to propose up to four nominees either successively or simultaneously with their respective shares. This would make inheritance of bank deposits smooth and unambiguous, two public sector bankers said.

According to Rajeev Dewal, Senior Adviser-Legal, Indian Banks Association, bank customers would tion, Sanjay Agarwal, Senior now benefit from easier deceased claims settlement, Additionally, he said the changes will need modifi-

agement systems. This will entail changes to nomination rules under the Banking Regulation Act and introduction of new formats of nom-

ination for successive nominations. Marathe, who earlier worked as CEO of a private bank, also said it will make the process transparent as more persons will have information, and it will reduce litigation in families.

Remuneration of statutory auditors

The lower house of the Parliament also approved an amendment seeking to give greater freedom to banks government's effort to streamline cation to safe custody/locker man- in deciding the remuneration of

Dewal said it will help public sector banks to engage suitable auditors at appropriate remuneration. Corporates are allowed to determine the remuneration of their auditors, and since banks are also corporate entities, they should not be treated differently.

Mumbai, 4 December

India (RBI).

December 4.

ABHIJIT LELE

Mumbai, 4 December

tem and economy arising from cli-

mate change is dependent on the

extent of their exposures to these

risks and mitigation measures that

are in place, Rao said while speak-

ing at the International Conference,

organised by the Institute of South

Asian Studies (ISAS) on November

29. The RBI released the speech on

and challenge faced by the regula-

tors is to not only put in place an

enabling ecosystem from pruden-

tial perspective, but also act as an

enabler and facilitator for orderly

State Bank of India (SBI) has urged

the Reserve Bank of India (RBI) to

consider allowing non-financial

transactions, like checking the

account balance, for making inop-

Current regulatory norms per-

mit to consider only credit and

debit transactions for making the

ing the rules comes in the back-

drop of RBI's directive to banks to reduce incidence of inoperative or

frozen accounts and also start

reporting progress on the same on

a quarterly basis to the central

holder, especially ones where cash

transfers under government pro-

grammes is the primary usage,

does a limited number of financial

transactions," said CS Setty, chair-

man, SBI, adding that after direct

benefit transfer, the money gets

credited into the account and there

"Many a times, an account

This request from SBI for tweak-

erative accounts functional

account operational.

According to Rao, the dilemma

The amendment empowers banks to fix the remuneration for their auditors, rather than having the Reserve Bank of India determine it. This change is expected to enhance audit quality within the banking sector, said Agarwal of CARE Ratings.

Increased tenure of cooperative bank directors

Another amendment increases the tenure of directors in cooperative banks from eight years to 10 years to align it with the Constitution (97th Amendment) Act, 2011.

Marathe said this brings relief to the cooperative sector as this will align tenure (in co-operatives) with the banking system.

Besides positive contribution to corporate governance, amendment signals diligence required for functionaries for dealing with the public money.

Since climate change has a bearing on both price and financial stability, there is a need for a regulatory response to mitigate risks arising out of it, said M Rajeshwar Rao, deputy governor, Reserve Bank of The impact on the financial sys-

RBI Deputy Governor M Rajeshwar Rao said the RBI had been proactive in mitigating climate change risks that might impact the financial system

'Need regulatory response to

mitigate climate-change risks'

and sustainable development of the financial system and economy. Hence, the mitigation of climate change risks not only requires individual sectoral response from regulators, but also inter-regulatory coordination, he said.

Rao said the RBI has been proactive to mitigate the climate change risks that may impact the related financial risks.

Consider non-financial transactions

for tagging account status: SBI to RBI

financial system. The central bank has set up a dedicated group within banks to assess climate change risks and foster a robust ecosystem sustainable finance. Additionally, the RBI has conducted a survey on climate risk and sustainable finance, covering 34 scheduled commercial banks. Following this, the RBI released a discussion paper on climate risk and sustainable finance, along with a framework on green deposits.

"RBI has been actively engaging with various stakeholders in the financial sector for integration of climate change risks in traditional risk management framework," Rao said, adding that the central bank is engaged in climate scenario analysis to identify vulnerabilities in their balance sheets; taking steps to ensure adequate flow of credit for mitigation purposes; and addressing gaps in capabilities for measuring and managing climate-

'NBFCs raised 47% more funds from MFs in Oct'

Mumbai, 4 December

companies (NBFCs) from mutual funds indicating a 6.4 per cent Y-o-Y growth. (MFs) increased almost 47 per cent

year-on-year (Y-o-Y) to ₹2.33 trillion in October 2024, according to CARE Ratings. Sequentially, the funding support by MFs to NBFCs rose 0.3 per cent.

MF's debt exposure to NBFCs, including commercial papers (CPs) and corporate debt, has remained above the ₹2 trillion mark for more than six months. Moreover, CPs, currently amounting to ₹1.22 tril-

lion, have remained above ₹1 trillion for almost a vear.

The credit exposure of banks to Money raised by non-banking financial NBFCs stood at ₹15.4 trillion in October,

> The amount rose 0.5 per cent sequentially. However, the proportion of NBFC exposure relative to aggregate credit decreased from 9.4 per cent in October 2023 to 8.9 per cent in October 2024.

MFs' debt exposure to shadow banks in October, 2024 remained at the same level sequentially at 15.2 per cent of 'banks' advances to NBFCs', up from 11.0 per cent in October 2023, it added.

MEA briefs parliamentary panel on Canada, China

The Ministry of External Affairs (MEA) on Wednesday briefed a parliamentary panel on the issues involving China and Canada, blaming the North American country government's unfriendly policies for the slump in ties with India,

Foreign Secretary Vikram Misri told the Standing Committee of the External Affairs that the disengagement process with China in Ladakh had progressed and echoed the points made by External Affairs Minister S Jaishankar in Parliament, they said.

Referring to Canada's allegation of Indian involvement in the murder of Khalistani activist Hardeep Singh Nijjar, the foreign secretary said the Canadian government had been unable to produce any evidence to back its charge.

The sources said the MPs were told that some Khalistani elements were active in a few other countries as well but the local governments were not protective of them. However, things were different in Canada where they often found a safe space to carry out their campaign against India.

SEEKING RELIEF

- Current norms permit only credit and debit transactions for making the account operational
- Even a non-financial transaction should be able to activate the account, says SBI
- The RBI had recently directed banks to reduce incidence of in-operative accounts

are at best two-three debit transactions before it becomes dormant.

This account gets tagged as being inoperative, Setty told reporters late evening on Tuesday on the sidelines of an event to felicitate the 29 champions of the Paris 2024 Paralympic Games

Even a non-financial transaction should be able to activate the account. The bank has taken up the issue with the regulator. When a customer actually does a nonfinancial transaction, it is a signal of he or she being "aware" of the bank account and hence there is a case for tagging it as an active account, he said.

The RBI has directed the banks to facilitate the process of activation of accounts by taking an "empathetic view" as in many cases, the regulator observed that such accounts were frozen due to other factors such as pending updation or periodic updation of KYC.

Additionally, the RBI has direct ed banks to organise special campaigns for facilitating activation of inoperative or frozen accounts, and also Aadhaar updation for customers through the branches providing Aadhaar-related services. RBI's analysis revealed that the

number of inoperative accounts/unclaimed deposits in several banks was on the higher side vis-a-vis their total deposits as well as in absolute terms. The reasons were attributed to either inactivity for a long time or pending updation/periodic updation of KYC in such accounts

▶ FROM PAGE 1

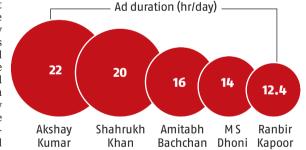
Dhoni key factor behind Chennai Super Kings' brand value

Echoing Bijoor's views, R N Baba, former media manager $\begin{tabular}{ll} \textbf{OMNIPRESENT CELEBRITIES} \\ \end{tabular}$ team and current office bearer Association, said: "People love Dhoni across the country because of the way he carries himself — a calm and cool approach. In Chennai, people call him Thala, or head, and that is the respect he gets from the common man... I know several cases in which he declined brand endorsements, yet companies are still after him.'

"As a sportsman, he won us World Cups (T20 and One Day), the Champions Trophy, and many more. But the way he behaves with the public makes him the most acceptable brand ambassador in India," he elaborated.

Dhoni's association with Chennai Super Kings (CSK) has also played a pivotal role in elevating the IPL franchise

of the Indian national cricket Most visible celebrities in H12024



Source: Adex India, TAM Media Research

her one in both brand and business value rankings, according to Houlihan Lokey report on IPL valuation

Dhoni's leadership has top-tier sponsors and maintaining CSK's mass fan following.

"Dhoni has been the face With a brand value of \$231 of the franchise and the cess and popularity," said million, CSK is ranked num- biggest contributor to the the report.

franchise's success. This team has a mass fan following across India. Due to these factors, CSK is able to get the cream of the crop of sponsors and has recorded high sponbeen credited for attracting sorship revenues. The team's branding elements, fan engagement strategies, and CSR initiatives have all contributed to its enduring suc-

He declined to provide details about the other The company's domestic sales stood at 35,148

'FY25 sales will be at similar level to last year'

two models to be launched in India in FY27. HCIL currently sells only three models in India - Elevate, Amaze, and the City sedan.

Sales of e-cars in India have been declining in recent months, while sales of strong hybrid cars have been growing.

Does this affect Tsumura's e-car plans? He replied: "The level of growth is not

expected today. However, charging infrastruc- of the new-generation Amaze and Maruti's newture is improving by the day, and the acceptance of these cars is also getting better."

"India is aiming to become carbon-neutral by 2070. In line with that, the corporate average fuel efficiency-2 (CAFE-2) norms are already in place, and CAFE-3 norms will come into effect from 2027, making regulations related to automobile emissions much tougher. We need certain solutions. It is very difficult to comply with these CAFE regulations without having e-cars in your portfolio... Therefore, you see that most companies are launching their e-cars from next year onwards," he added.

He was referring to CAFE norms in India. which regulate the average fuel efficiency of a carmaker's fleet to reduce fossil fuel consumption and carbon emissions. These norms push carmakers to launch lower-emission vehicles like hybrids and EVs. The Indian government is currently discussing the implementation of the stricter CAFE-3 norms from 2027. When asked about the growth HCIL expects in 2024-25, he said that the company expects total sales (domestic sales plus exports) to remain flat.

"It is very hard to provide a number now. This year, our exports are growing. Our total sales for this financial year (2024-25/FY25) will be at a similar level to last year," he said.

units in the April-October period of FY25, a drop of about 25.3 per cent year-on-year (Y-o-Y). However, its exports during the same period stood at 36,309 units, nearly three times higher than the corresponding period of the previous Tsumura expressed hope that the entry-level

generation Dzire. However, he clarified that the growth of the entry-level sedan market will not come close to the growth of the SUV segment.

The small car market — which includes sedans and hatchbacks — is currently seeing a decline in sales. In the April-October period, a total of 767,618 units of these cars were sold in India, recording a drop of 18.36 per cent Y-o-Y.

Kunal Behl, vice-president of marketing and sales at HCIL, told Business Standard that the decline in sales is more prominent in the hatchback segment than in the sedan segment. The compound annual growth rate for the lower sedan market over the last five years stood at a positive 2 per cent, while the hatchback segment has seen a decline of 5 per cent, he added.

"It gives us confidence that Indian consumers are upgrading from hatchbacks to sedans or sub-4 metre SUVs," Behl observed. The localisation level for the new-generation Amaze is more than 95 per cent, he said.

When asked whether the export potential of the new-generation Amaze would be similar to that of the Elevate, Behl responded, "Even now, the Amaze is being exported to countries such as South Africa, Nepal, and Bhutan. That will continue. However, this is a more India-specific car, designed for Indian conditions."

Be wary of China dumping products in India: Niti report

partner and top export destination, as well as its fourth- chains, prompting multinalargest source of imports. That tional corporations to seek apart, India's economic inte- alternatives to Chinese manugration with the US has been facturing. The trade war has growing for more than two decades. US demand for Indian

goods has risen steadily, with imports growing from \$9.7 billion in 2001— just 0.9 per cent of US global imports — to \$87.3 billion in 2023, representing 2.8 per cent of America's total imports.

Meanwhile, the trade war between the US and China has disrupted global supply chains. Washington's tighter export controls and higher tariffs on Chinese goods are aimed at curbing Beijing's technological

BS SUDOKU

The US is India's largest trading ambitions. "This has led to a fragmentation of global supply caused increased costs and production delays, impacting global markets," noted a recent Niti Aayog report.

According to the report, this situation presents both challenges and opportunities. "On the one hand, India has to navigate the disruptions in the global supply chain, and be wary of China dumping its products in Indian markets. On the other hand, India is seen as an attractive destination for companies looking to shift their manufacturing bases out of China," the report added.

#4445

Direct plans share in SIP assets remains modest

Direct plans, by contrast, are commission-free and cater to investors comfortable navigating the process without assistance.

These plans are available through mutual

fund company websites and online platforms. such as Groww and Zerodha, which have been pivotal in their expansion. accounted for 39 per cent of the 101 million SIP accounts; their share in total SIP accounts

stood at 21.5 per cent in October 2020 and 17 per cent in March 2020. However, their representation in total SIP assets under management (AUM) remains modest. Industry data shows that while the AUM linked to direct plan SIPs grew from ₹29,340 crore in March 2020 to ₹2.7 trillion in

October 2024, its share in total SIP AUM rose

only from 12.2 per cent to 20.3 per cent. This disparity, according to experts, can be attributed to two key factors: Larger average ticket sizes and longer durations for regular plan SIPs. These differences are stark among SIPs older than five years -- there are 1.1 million direct plan SIP accounts managing ₹49,700 crore in AUM, compared to 9.4 million regular plan SIP accounts with ₹3.4 trillion in AUM.

According to experts, the smaller share of older SIPs in direct plans reflects both the relatively recent emergence of direct investing and the tendency of do-it-yourself (DIY) investors to churn portfolios more frequent-

"The investment in direct plans largely At the end of October 2024, direct plans comes from fintechs. These platforms bring a large chunk of the business, with the largest distributor accounting for nearly 10 per cent of total SIPs. However, the ticket size is much lower. The fact that the direct plan was introduced much later than the regular plan also tips the AUM scales towards the regular plan, said D P Singh, deputy MD & joint CEO, SBI Funds Management. Direct plans were introduced by the Securities and Exchange Board of India (Sebi) in 2013.

Farhad Gadiwalla, executive vice-president & head-products at UTI AMC, highlighted the role of financial advisors in fostering longevity in regular plans. "Investors in regular plans typically have the support and guidance of financial advisors. This encourages investors to stay on course and adopt a more disciplined investment approach and longer SIP durations," he said.

Israel has identified six clusters for collaborations "We have identified key areas President

our strengths in academic research, infrastructure, and industry within these clusters. This approach makes collaboration much more streamlined and effective."

The six key clusters Israel identified for collaboration are high-tech, life sciences and healthcare, advanced manufacturing, defence and cybersecurity, agro-foodtech, and desert and climate tech.

startups. Of these, around 1,600 — the most in a country after the US — are in life sciences and healthcare sector. Israel remains a global leader in defence and cybersecurity. "Indian Prime Minister

Benjamin where Israel excels, combining Netanyahu (of Israel), and the economy minister's India visit, resonate in the hearts of Israelis," said Barkat,

Asked whether India and Israel would sign an FTA, he said both India and Israel were looking at cooperation beyond a trade pact. "We would like to import labour from India – both skilled and unskilled. We have 12,000 Indians working in Israel now. We would like about 200,000 Indians to work Israel boasts over 10,000 in Israel. The average annual salary in Israel is about \$54.000." Barkat said.

On Adani's investment in Israel's Haifa port, Barkat said Israel would protect all investments made by Indian companies in Israel, including Narendra Modi's support for those by Adani group.

Sebi clarifies stand on SDPs

Sebi's mandate requires REs, such as market intermediaries, stock brokers, and mutual funds, to not associate with unregistered entities. It said the purpose of the provision for registering SDPs is to give confidence to REs that if they associate with an SDP, it is automatically assured of not being held as violative of Sebi provisions. "It is clarified that it is not expected that a regulated entity shall associate only with/through an SDP. It can also associate with/through a digital platform, which is not an SDP. However, in that case, it has the responsibility to ensure that the provisions of Regulation 16A of Intermediaries Regulations, Regulation 44B of SECC Regulations, and Regulation 82B of DP Regulations are complied with," said Sebi.

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SOLUTION TO #4444



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Fadnavis to return as Maha CM for 3rd time

PM Modi, NDA chief ministers to attend swearing-in at Azad Maidan today

New Delhi, 4 December

welve days after the results of the Maharashtra Assembly polls were declared, the Mahayuti on Wednesday staked claim to form the next government, with Bharatiya Janata Party (BJP) leader Devendra Fadnavis all set to be sworn in as the chief minister (CM) for a third time on Thursday.

Earlier in the day, Fadnavis, along with allies Shiv Sena chief Eknath Shinde, who is the caretaker CM, and Nationalist Congress Party (NCP) president Ajit Pawar, met Governor C P Radhakrishnan, who invited him to form the next government.

The swearing-in ceremony will take place at Mumbai's historic Azad Maidan at 5.30 pm on Thursday, which will likely be attended by Prime Minister Narendra Modi, CMs of National Democratic Alliance (NDA)-ruled states, and several Union ministers.

At a media interaction after the meeting with the governor, Shinde evaded reply when asked whether he will join the government. "Wait till evening," said the Shiv Sena president, who was CM of the Mahayuti government from July 2022 onwards. Pawar interjected, saying he was going to take oath

Fadnavis said all Mahayuti leaders want Shinde to be a part of the government, and expressed the hope that he would accept the request. He said that besides the Sena and the NCP, Rashtriya Samaj Paksha, Jansurajya Shakti Party, Yuva Swabhiman Paksh's Ravi Rana, and two independent MLAs have given him letters of support.

"The CM's post is a technical arrangement. All three of us (Shinde, Pawar, and himself) will work together," Fadnavis said. "I and two deputy chief CMs will take oath (during the swearing-in ceremony on Thursday evening). It is yet to be decided how many ministers will take oath." he said.



(Left to right) NCP leader Ajit Pawar, BJP leader Devendra Fadnavis, outgoing CM and Shiv Sena leader Eknath Shinde meet Maharashtra Governor C P Radhakrishnan in Mumbai on Wednesday. Finance Minister Nirmala Sitharaman was present as a

Shinde was unhappy, Fadnavis said he met the former on Tuesday evening to invite him to join the government.

Credited with leading his party to its best-ever performance in the Maharashtra Assembly, winning 132 seats, a mere dozen seats short of the halfway mark, 54-year-old Fadnavis has been sworn in as the CM on two previous occasions. He was the Maharashtra CM from 2014 to 2019. He was also sworn in as the CM in the shortlived government after the 2019 Assembly polls, with Ajit Pawar as his deputy.

Maharashtra has had 20 CMs until now. Of these, a dozen, including YB Chavan, Sharad Pawar, Vasantdada Patil, Vilasrao Deshmukh, and Eknath Shinde, have belonged to the Maratha community. Of the rest, two Brahmins have been the CM — Manohar Joshi and Fadnavis. That apart, a Dalit (Sushilkumar Shinde),

Seeking to quell speculation that a Muslim (A R Antulay), and a Chandraseniya Kayastha (Uddhav Thackeray) have helmed the state.

Earlier in the day, speaking at a meeting of the BJP legislature party, which elected Fadnavis as its leader, Union Finance Minister Nirmala Sitharaman accused the past "Congress-led government" of stalling key infrastructure projects in Maharashtra, including the Mumbai-Ahmedabad bullet train, and Mumbai Metro car shed in Aarey Colony Sitharaman, along with former Gujarat CM Vijay Rupani, was present as a central

The finance minister said a "double engine" government in Maharashtra will deliver development, and referred to key central government initiatives for the state, such as the ₹76.000 crore Vadhavan port project, and recognition of Marathi as a classical language.

OSBI

Corporate Centre, Stressed Assets Resolution Group, 2nd Floor, The Arcade, World Trade Centre, Cuffe Parade, Mumbai-40005

TRANSFER OF STRESSED LOAN EXPOSURES TO THE ELIGIBLE BUYERS (PERMITTED ARCs/NBFCs/Banks/FIs) THROUGH e-AUCTION UNDER SWISS CHALLENGE METHOD

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Please note that Bank reserves the right not to go ahead with the proposed e-Auction and modify e-Auction date, any terms & conditions etc. at any stage without assigning any reasons by uploading the $corrigen dum \, at \, \underline{https://bank.sbi} \, (click \, on \, the \, link \, \text{``SBI} \, in \, the \, news > Auction \, (click \, on \, the \, link \, \text{``SBI} \, in \, the \, news > Auction \, (click \, on \, the \, link \, \text{``SBI} \, in \, the \, news > Auction \, (click \, on \, the \, link \, \text{``SBI} \, in \, the \, news > Auction \, (click \, on \, the \, link \, \text{``SBI} \, in \, the \, news > Auction \, (click \, on \, the \, link \, \text{``SBI} \, in \, the \, news > Auction \, (click \, on \, the \, link \, \text{``SBI} \, in \, the \, news > Auction \, (click \, on \, the \, link \, \text{``SBI} \, in \, the \, news > Auction \, (click \, on \, the \, link \, \text{``SBI} \, in \, the \, news > Auction \, (click \, on \, the \, link \, \text{``SBI} \, in \, the \, news > Auction \, (click \, on \, the \, link \, \text{``SBI} \, in \, the \, news > Auction \, (click \, on \, the \, link \, \text{``SBI} \, in \, the \, news > Auction \, (click \, on \, the \, link \, \text{``SBI} \, in \, the \, news > Auction \, (click \, on \, the \, link \, \text{``SBI} \, in \, the \, news > Auction \, (click \, on \, the \, link \, \text{``SBI} \, in \, the \, news > Auction \, (click \, on \, the \, link \, \text{``SBI} \, in \, the \, news > Auction \, (click \, on \, the \, link \, \text{``SBI} \, in \, the \, link \, (click \, on \, the \, link \, \text{``SBI} \, in \, the \, link \, (click \, on \, the \, link \, \text{``SBI} \, in \, the \, link \, (click \, on \, the \, link \, \text{``SBI} \, in \, the \, link \, (click \, on \, the \, link \, \text{``SBI} \, in \, the \, link \, (click \, on \, the \, link \, \text{``SBI} \, in \, the \, link \, (click \, on \, the \, link \, \text{``SBI} \, in \, the \, link \, (click \, on \,$ Notices>ARC & DRT"). The decision of the Bank shall be final and binding.

Place: Mumbai Date: 05.12.2024

Issued by Deputy General Manager (Credit & ARC)



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NOTICE INVITING TENDERS Dec 05, 2024								
TATA Power-DDL invites tenders as per following details:								
Tender Enquiry No. Work Description	Estimated Cost/EMD (Rs.)	Availability of Bid Document	Last Date & Time of Bid Submission/ Date and time of Opening of bids					
TPDDL/INS/ENQ/200001757/24-25 Industrial All Risk, Standard Fire & Special Perils and Stand-alone Terrorism Insurance	NIL	05.12.2024	26.12.2024;1800 Hrs/ 27.12.2024;1100 Hrs					
TPDDL/ENG/ENQ/200001751/24-25 Annual Rate Contract for Supply of 33KV & 66KV Circuit Breakers	78.56 Lacs/ 1,97,000	06.12.2024	27.12.2024;1500 Hrs/ 27.12.2024;1530 Hrs					
TPDDL/ENG/ENQ/200001756/24-25 Annual Rate Contract for Supply of 11KV, 33KV & 66KV CT, PT & NCT	1.13 Crs/ 2,84,000	05.12.2024	26.12.2024;1500 Hrs/ 26.12.2024;1530 Hrs					
TPDDL/ENG/ENQ/200001759/24-25 SITC of Nitrogen Injection Fire Protection System	2.41 Crs/ 5,62,000	06.12.2024	27.12.2024;1500 Hrs/ 27.12.2024;1530 Hrs					
TPDDI /ENG/ENO/200001752/24-25	2.70.0-0/		26 42 2024 4600 Hrs/					

bsite www.tatapower-ddl.com

Vendor Zone → Tender / Corrigendum Documents Contracts - 011-66112222

3,77,000

26.12.2024;1630 Hrs

CONSUMER PRODUCTS

Godrej Consumer Products Limited

Godrej One, 4th Floor, Pirojshanagar, Eastern Express Highway, Vikhroli (E), Mumbai 400 079.

Tel: 25188010/20/30, Fax: 25188040 E-mail: investor.relations@godrejcp.com, Website: www.godrejcp.com CIN: L24246MH2000PLC129806

Sharers to the Investor Education and Protection Fund (IEPF) Account (As per Section 124(6) of the Companies Act, 2013)

n terms of requirements of Section 124(6) of the Companies Act, 2013 read with Investor Education and Protection Fund (IEPF) Authorit (Accounting, Audit, Transfer and Refund) Rules, 2016 ("the Rules" including any modification(s) / amendment(s) / re-enactment(s) thereto he Company is required to transfer the shares, in respect of which the dividend remains unpaid or unclaimed for a period of 7 (seven consecutive years, to the IEPF Account established by the Centra

Notice is further given that M/s. Link Intime India Private Limited, RTA of the Company is sending individual communication to the concerned Shareholders at their last known/registered address available with the RTA of the Company whose dividends are lying unclaimed for 7 (seven consecutive years, and whose shares are liable to be transferred to IEPF or or before March 7, 2025. A list of such Shareholders who have not encashed their dividends for 7 (seven) consecutive years and whose Equity Shares are therefore liable for transfer to the IEPF Account is available on the website of the Company at https://godrejcp.com/investors/details-of

Shareholders are requested to forward the requisite documents, as per the above-mentioned communication, to the Company's Registrar and Share Transfer Agent (RTA) viz. Link Intime India Private Limited to claim he unclaimed dividend amount and Equity Shares latest by February 20

Notice is hereby given that in the absence of receipt of a valid claim by the Shareholders, the Company would be transferring the said Equity Shares to IEPF Account without further notice in accordance with the requiremen of the said Rules, by following the stipulated process.

The concerned Shareholders may note that, once the Equity Shares are transferred to the demat account of IEPF Authority, no claim shall lie against the Company in respect of unclaimed dividend amount and Equity Shares transferred to IEPF pursuant to the said Rules.

Please note that after such transfer. Shareholders can claim the said Equity Shares along with unclaimed dividend(s) from IEPF, for which details are available at www.iepf.gov.in. The Shareholders may further note that the details uploaded by the Company on the website shall be deemed to be an adequate notice in respect of the transfer of shares to

For any information/clarifications on this matter, the concerned Shareholders/Claimants may write to the Company a nvestor.relations@godrejcp.com or to the RTA, Link Intime India Pvt Ltd. C 101, 247 Park, Lal Bahadur Shastri Marg, Surya Nagar, Gandhi Nagar Vikhroli West, Mumbai-400083, Maharashtra 400083, Tel: +91 22 19186000, email: rnt.helpdesk@linkintime.co.in

For Godrej Consumer Products Limited

Tejal Jariwala Company Secretary & Compliance Officer

Badal escapes attempt on life at Golden Temple



Akali Dal leader Sukhbir Singh Badal (second from right) outside Golden Temple, Amritsar, on Wednesday

Shiromani Akali Dal (SAD) leader Sukhbir Singh Badal escaped a bid on his life on Wednesday when a former Khalistani terrorist fired from a close range at Punjab's exchief minister at the Golden Temple's entrance here but missed as plainclothes policemen overpowered him.

The attack occurred at around 9:30 am. It was captured on cameras by mediapersons who were covering the second day of Badal performing the duty of sewadar at the main gate of the Sikh shrine as religious penance for "mistakes" committed by the SAD government in Punjab

WINTER SESSION

IN THE HOUSE

Growth in deposits

more than advances between '20 and '24

Net growth in deposits of banks between June 2020 and June

2024 was higher than net growth in advances by ₹5.68 trillion,

and in the nine out of sixteen

the quarter-wise net absolute

growth in domestic deposits was

higher than net absolute growth

State for Finance in response to a

question in Rajya Sabha. He was

responding to a question asking

if growth in bank deposits had

been lagging loan growth over

successive quarters. BS REPORTER

quarters during this period,

in domestic advances, said

Pankaj Chaudhary, Minister of

from 2007 to 2017.

The shooter, identified as former terrorist Narain Singh Chaura, slowly walked towards Badal, 62, a Z+ protectee who was sitting in a wheelchair due to a fractured leg, and pulled out a gun from his pocket. Chaura, 68, was seen at the shrine on Tuesday as well. Assistant Sub-Inspector Jasbir Singh, who was standing close to Badal in plainclothes, pounced on the shooter after which he was overpowered with the help of other security personnel and Shiromani Gurdwara Parbandhak Committee task force members.

Rahul stopped at Ghazipur border on way to Sambhal

A delegation of Congress leaders led by Rahul Gandhi (pictured) on its way to violence-hit Sambhal was stopped by Uttar Pradesh Police at Ghazipur border on Wednesday and had to return, with the Leader of Opposition in Lok Sabha terming the action as "anti-constitutional".

"As the leader of opposition in Lok Sabha, it is my right to go... I said that

I am ready to go alone. I am ready to go with the police but they did not accept that either," he said. The opposition party's leaders, including Priyanka Gandhi Vadra, returned to Delhi after staying at the Delhi-Uttar Pradesh border for about two hours, failing to proceed onwards. A massive traffic jam was witnessed at the Ghazipur border on the Delhi-Meerut Expressway. PTI

beefin hotels, at public places

The Assam government has decided to ban serving and consumption of beef in restaurants, hotels, and at public places. Chief Minister Himanta Biswa Sarma announced

amend the existing law on beef consumption to incorporate the new provisions. "We have decided to ban serving and consumption of beef in restaurants, hotel and public places," he told a press conference here. Sarma said the current law on beef consumption is strong but there has been no prohibition social gathering so far.

the city from four lane to six lane.



Purchase of Software Licenses

"The **Fact** The Matter."



Assam bans consumption of

on Wednesday.

A decision was taken at a meeting of the state cabinet to in consumption of beef at restaurants, hotels and religious or

The CM said the meeting of the state cabinet, which he attended virtually from Delhi, also decided to broaden the road connecting Guwahati's Lokapriya Gopinath Bordoloi airport to

Over 168,964 pensioners' grievances redressed in past two years, says MoS Jitendra Singh

More than 168,964 pensioners' grievances have been redressed in the last two years, Minister of State for Personnel, Public Grievances and Pensions of India, Jitendra Singh said in the Lok Sabha on Wednesday. In a written reply, he said the Centralised Pension Grievance Redress and Monitoring System (CPENGRAMS) has reduced the

Railways gives ₹56,993 cr subsidy on tickets every year, says Vaishnaw

A total subsidy of ₹56,993 crore is given every year by the Indian Railways to all categories of passengers, with a 46 per cent rebate on every ticket, Railway Minister Ashwini Vaishnaw said on Wednesday. Replying to multiple questions in the Lok Sabha on restoring discounts given to various categories of train passengers, he said if the price of a ticket is ₹100, then the railways charges just ₹54 for it – a discount of 46 per cent. "A total of ₹56,993 crore subsidy is given every year to all classes of passengers," Vaishnaw said.

online system for redressal of pensionrelated grievances. "168,964 grievances have been resolved during last two years (from November 1, 2022 to October 31, 2024)," said Singh. He said redressal of pension grievances is an on-going process.

backlog with no case pending for more than

two years as on date. The CPENGRAMS is an

Rajya Sabha clears Bill to replace Boilers Act

The Rajya Sabha on Wednesday cleared a Bill to provide for the regulation of boilers, safety of life and property of persons from the danger of explosions of steam-boilers and uniformity in registration. The Boilers Bill, 2024, seeks to repeal the century-old Boilers Act, 1923. The Bill, which aims to decriminalise seven offences and promote ease of doing business, was cleared in the Upper House by a voice vote.

The Bill has provisions to ensure the safety of persons working inside a boiler. It also provides that repair of boilers should be undertaken by qualified and competent persons.

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l	chann	els/Facebook post/Instagram post etc. including but not limited	d, are as	follows;
l	S.No	Fake Whatsapp Group Name	S.No	Fake Whatsapp Group Name
l	1	SMC Global Securities -B14 /A19/ B8/35A/ B18/B10	23	SMC VIP 16 - Phase Three
l		A28/A9/A8/5/11/ A52/12/30/13/1/14/26/21/8/13/11/34/ 4/	24	SMC -305 Phase Three Plan
l		3/17/22/2/28/ 7/ 35/ 19/ 5/ 32/ 15/ 27/29/41/12/33/38/55/	25	Advanced Pull - Up J3- Group
l		54/37/27/34/19/38/60/7/16/19/ B40	26	1061 SMC Stock Strategies
l	2	SMC330/ 4/ Stocks and Trading	27	SMC - W06 Phase three Plan
l	3	SMC_Global Securities 51/ SMC_105Global Securities/	28	C110SMC Annual Promotion
l	١. ا	_07Investment Pioneer	29	Advanced pull -up B41 Group
l	4	SMC -VIP077-Global Finance Stock Group	30	SMC Capital Customer Care - 271
l	5	VIP224 SMC Stock Market Gurus	31	SMC SIT III B41 Group
l	6	SMC-121-Global Finance Stock Group	32	SMC Global Securities 19
l	7	VIP222 SMC Stock Market Gurus	33	SMC 290/125/129/195/291/310/107/103 Trading
l	8	SMC ~SIT III ~M12 Group		egy Notification Group
l	9	SMC SIT III C59 Group	34	Advanced Pull-Up C59 Group
l	10	V351- SMC Global Securities	35	SMC (223) Investor Strategy Updates Group
l	11	SMC Global Securities 7 (~Ashik Patel & 282 Others)	36	Advanced Pull-Up W6- Group
l	12	SGS/ V355-112 SMC Global Securities	37	SMC -A005 Phase Three Plan
l	13	SMC Global Securities Official Stock Community/ 14735	38	SMC - Phase Three Plan (A12)
l	14	SMC SIT III A31 Group/ F108 - Group	39	SMC - Phase III Plan -VIP-145/ VIP64/ VIP 65
l	15	SMC -Phase Three Plan -39/ 79	40	SMC SIT III W22 Group
l	16	SMC SIT III E77 Group/ VIP Group/ H91 Group/ F102- Group	41	SMC-A006 Phase Three Plan
l	17	A01 -SMC Phase three Plan	42	SMC- Phase Three Plan- A55/ A54
l	18	A03 -SMC SIT III VIP Group	43	SMC Advanced 22/ - 508/ - Phase Three Plan
	19	SMC SIT III N90 Group	44	N7/ N8/-SMC-VIP-Operation Group
	20	Advanced Pull - Up B41 Group	45	SMC - Phase Three Plan:105 VIP
l	21	SMC Capital Customer Care -271	45	SWIC - Fliase Tillee Flatt. 100 VIF

whatsApp Admin.										
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1	9041408757	17	7357093026	33	8318707847	49	7386644787	65	9090277135	
2	9179127962	18	8294514074	34	9052824583	50	8943535412	66	7995065442	
3	7426834854	19	7416797390	35	9867354316	51	9601483200	67	8465957613	
4	9951156061	20	7357259717	36	9601665905	52	7039594108	68	8349179044	
5	9219857097	21	9058180441	37	9505339092	53	7674862251	69	9109513106	
6	8235815577	22	9007962019	38	8606861419	54	9289770972	70	9456927429	
7	9993005183	23	7048274529	39	7551008717	55	7073008051	71	8433970840	
8	+85269178617	24	7357619725	40	9007962004	56	8529267489	72	8450950532	
9	7087709478	25	8962924279	41	8924044730	57	7340072921	73	7738219526	
10	8535078349	26	9963031261	42	9558602897	58	8452969492	74	9136987565	
11	8294489258	27	7296800946	43	8866739761	59	8624941574	75	8950293415	
12	9752883043	28	7411761635	44	9601869889	60	8923248643	76	8976469517	
13	9482529709	29	8981365109	45	8541837112	61	9831323010	77	8976114281	
14	7425828980	30	905040891	46	9063267516	62	8306076984			
15	8931062561	31	+447391995252	47	8511191004	63	8401347160	1		
16	9163884378	32	+447476534377	48	9601829165	64	8968517379			
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6 HOURS OF

(in local time)

10:29 pm:

President

declares

martial law

11 pm: Martial

military arrive

law takes effect,

Assembly, police and

arriving at the National

revoke martial law

suspension of political

arrive at parliament

the National Assembly

12:35am: Parliamentary

speaker opens the session in

which lawmakers introduce a

motion to revoke martial law

1:02 am: Lawmakers vote 190

minutes after, security forces

begin leaving the National

Assembly building

of his Cabinet

to 0 to lift martial law and

crowd gathers at the National

11:15 pm: Lawmakers start

11:28 pm: Military announces

Early Wednesday: Scuffles

break out at the entrance to

AND DÉFIANCE

South Korean President faces impeachment

Parliament introduces motion; Oppn to pursue charges of treason while ruling party holds meeting to oppose decision

outh Korea's parliament on Thursday formally introduced a motion to impeach President Yoon Suk Yeol. setting the stage for a historic vote which could oust the embattled president over a botched attempt to impose martial law.

The impeachment motion against Yoon was reported to a plenary session that opened shortly after midnight on Thursday.

Following the introduction of the motion, a vote on impeachment must be held within 24 to 72 hours.

The ruling People Power Party decided to oppose moves to impeach Yoon. Meanwhile, the Democratic Party in Opposition will pursue charges of treason and impeachment against Yoon, as well as defense minister and safety minister. Yoon's declaration of martial law late on

Tuesday attempted to ban political activity and censor the media in South Korea, which has Asia's fourth largest economy and is a key US ally. Washington had no advance notice of the decision. US Secretary of State Antony Blinken told Reuters, adding that he expected to speak with his South Korean counterpart in the coming days.

On Wednesday evening, civic and labour groups held a candlelight vigil in downtown Seoul calling for Yoon's resignation — a reminder of the massive candlelight protests that led to the impeachment of former President Park Geun-hve in 2017. They then marched to the presidential office.

Six South Korean opposition parties submitted a bill in parliament to impeach Yoon, who had already faced accusations of heavy-handed leadership from his opponents and from within his own party, with voting set for Friday or Saturday.

The crisis rattled global financial markets and left South Korea's benchmark KOSPI index .KS11 down 1.4 per cent, taking its year-to-date losses to over 7 per cent and making it the worst performing major stock market in Asia this year.

The won was stable but close to a twoyear low, with dealers reporting suspected intervention by South Korean authorities after overnight talks between Finance Minister Choi Sang-mok and Bank of Korea Governor Rhee Chang-yong.

Choi sent an emergency note to global financial chiefs and credit rating agencies late on Wednesday which said the market was functioning as usual, and that the finance ministry was working to alleviate

any adverse impact from political turmoil. There has been no reaction yet from North Korea.







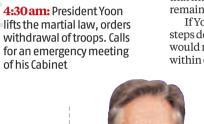
POLITICAL UPHEAVAL (Clockwise from top): Lee Jae-myung, leader of the Democratic Party, speaks in front of the National Assembly in Seoul; National Assembly employees spray a fire extinguisher towards soldiers at the National Assembly; Demonstrators hold signs during a rally to demand South Korean President Yoon Suk Yeol's removal from power. The signs read, "No to war and martial law, overthrow dictator Yoon Suk Yeol"



"WE ARE MONITORING (THE SOUTH KOREA SITUATION) WITH PARTICULAR AND **GRAVE INTEREST**"

SHIGERU ISHIBA, Japan PM

"THE SITUATION ON THE KOREAN PENINSULA IS ALREADY COMPLICATED BY THE PROVOCATIVE ACTIONS OF THE US AND ITS ALLIES" MARIA ZAKHAROVA,



"WE CONTINUE TO EXPECT POLITICAL DISAGREEMENTS TO BE RESOLVED PEACEFULLY AND IN ACCORDANCE WITH THE RULE OF LAW"

ANTONY BLINKEN, **US Secretary of State**

Russia Foreign Ministry

ASSOCIATED PRESS

President-elect Donald Trump dialed in to what was described as a "love fest" Tuesday ing the groundwork for control of government in the new year, and a potential first-30-days agenda. Trump's brief call was more celebratory than a prescriptive policy agenda, according to those attending the private GOP retreat, encouraging the senators to confirm his Cabinet nominees as they launch an agenda of tax cuts, depor-

"It was a love fest," said Eric Schmitt. 'There was a real sense of unity in the room." The virtual visit comes as Congress is finishing up the final weeks of what has been among the more chaotic sessions. With the full sweep of party control, Republicans are eager to do better next year with Trump's return.

Republicans want to notch an early accomplishment in the first 30 days after Trump's inauguration January 20.

John Thune of South Dakota outlined a potential roadmap ahead during the private

Thune detailed a potential two-part line votes, with a simple majority.



strategy that would have senators working on an initial legislative package - energy, border security and defense priorities

Next, the senators would turn to tax cuts reviving the expiring tax cuts from Trump's first term — which is expected to take longer, dragging into the year.

The new Congress convenes January 3, when lawmakers are sworn into office, and the Senate expects to begin holding confirmation hearings for Cabinet nominees some of whom are already running into resistance. In the House and Senate. Republicans plan to use a process called budget reconciliation that would allow them to approve Trump's agenda on party-

Trump's plan for Ukraine keeps Nato off the table

Advisors to Donald Trump publicly and privately are floating proposals to end the Ukraine war that would cede large parts of the country to Russia for the foreseeable future, according to a Reuters analysis of their statements and interviews with people close to the US esident-elect

The proposals by three key advisers, including Trump's incoming Russia-Ukraine envoy, retired Army Lieutenant-

Trump's advisors would try forcing Moscow and Kyiv into negotiations with carrots and sticks, including halting military aid to Kyiv unless it agrees to talk but boosting assistance if Russian President Vladimir Putin refuses. Trump repeatedly pledged during his election campaign to end the conflict in 24 hours of his January 20 in auguration, if not before then, but has yet to say how. REUTERS

THROUGH THE YEARS

Evolution of democracy in South Korea

Established in 1948, after the Korean Peninsula's division post-World War II, South Korea has undergone extensive constitutional changes. Initially characterised by strong presidential control and authoritarianism, the political system remained centralised until the landmark democratic transition in 1987.

The 1987 Constitution & Sixth Republic

The adoption of the 1987 Constitution marked the establishment of the Sixth Republic, cementing South Korea's transition to democracy. Key reforms included the introduction of direct presidential elections, enabling citizens to elect their leader through a popular vote, and limiting the presidency to a single, non-renewable five-year term to prevent prolonged power concentration. While the president retained emergency powers to address national crises, these powers were constrained by the requirement of parliamentary approval, ensuring a system of checks and balances. Impeachment provisions also strengthened legislative oversight.

Countries with similar provisions

US, Brazil, France, and Germany. ABHIJEET KUMAR

Who steps in?

constitution, Prime Minister Han Duck-soo (pictured) will step in to perform presidential duties until impeachment proceedings conclude. The time period in that interim capacity remains unclear

If Yoon is removed or steps down, a successor would need to be elected within 60 days.



UnitedHealthcare CEO shot dead in Manhattan

UnitedHealth's insurance unit, was fatally shot in the chest on Wednesday morning outside the Hilton hotel in midtown Manhattan, several media outlets reported, citing police officials. The New York Police shot in front of the Hilton's address around 1140 GMT and was pronounced dead at a nearby hospital, but did not confirm the victim's identity. Investigators told CNN that the gunman was waiting in the area for some time before Thompson's arrival, and the New York Times reported that police view the attack as targeted. Police were still searching for the suspect, who fled on foot wearing a black

Brian Thompson, the CEO of



face mask and a gray backpack, the NYT reported. Thompson was named UnitedHealthcare CEO in April 2021 after working at the company since 2004 in several departments, according to the company's web site. REUTERS

IN BRIEF

France's Macron aims to pick new PM quickly if govt falls

French President Emmanuel Macron aims to install a new prime minister quickly if his government falls on Wednesday, three sources told Reuters. French lawmakers are all but certain to oust the government with a no-confidence motion, plunging the euro zone's second-biggest economic power deeper into

GM takes \$5 bn hit from ailing China business

General Motors will incur over \$5 billion in charges and writedowns tied to its troubled operations in China as the automaker tries to salvage its business. The carmaker expects to write down the value of its joint-venture operations in China by \$2.9 billion. The firm will also take another \$2.7 billion in charges for costs to close factories and restructure its China operations.

Rolls-Royce hits £50 bn valuation after stock rally

Rolls-Royce Holdings Plc's valuation reached £50 billion (\$63 billion) for the first time as the stock extends a surge on the back of buoyant demand for long-haul jet engines. The Londonbased producer of engines like the Trent XWB, which powers some Airbus SE aircraft, closed up 3.2 per cent on Tuesday, BLOOMBERG extending its year-to-date rally to 97 per cent.

Trump, Republican Senators plan agenda for first 30 days

tations and other priorities.

Incoming Senate Republican leader retreat at the Library of Congress.

at could be approved in the first 30 days.

General Keith Kellogg, share some elements, including taking Nato membership for Ukraine off the table.

NEIGHBOURHOOD WATCH

Nepal, China sign Belt and Road Initiative framework

Nepal and China on Wednesday signed the muchawaited Belt and Road Initiative (BRI) Cooperation Framework, an agreement which is expected to pave the way for the implementation of the BRI projects. The agreement was inked during Prime Minister K P Sharma Oli's first official visit er assuming office for the fourth time

"Today, we signed the Framework for Belt & Roads Cooperation. As my official visit to China concludes, I am honoured to reflect on the bilateral talks with Premier Li Qiang, discussions with NPC Chairman Zhang Leji, and the highly fruitful meeting with President Xi Jinping," Prime Minister Oli posted on X. The Nepal-China economic cooperation will further strengthen under the Belt and Road Framework Cooperation, he added. PTI

Hasina 'destroyed everything', will hold election after reforms: Yunus

Bangladesh interim government's Chief Adviser Muhammad Yunus has said the Sheikh Hasina regime "destroyed everything", as he pledged to hold general elections only after ushering in constitutional and judicial reforms, Bangladesh Sangbad Sangstha reported on Wednesday.

The Nobel laureate, in an interview with Nikkei Asia, said, "We need comprehensive reforms in the economy, governance, bureaucracy and judiciary (before holding elections)." Yunus also reiterated that India should extradite Hasina once her trial in the International Crimes Tribunal in Bangladesh concludes.

"Once the trial concludes and a verdict is reached, we will formally request India to hand her over," Yunus said.

'Radical' targets toppled former CEO at Stellantis

Milan/Paris, 4 December

Targets deemed unrealistic or destructive by some board members triggered the sudden fall of Stellantis CEO Carlos Tavares just a month after he received their full backing, sources told Reuters. Unhappy with his aggressive targets for sales and cost cuts and his contentious dealings with the giant automaker's suppliers, dealers and unions, the board unanimously wanted Tavares to go, the sources said.

'Something broke in November,"

one of the sources said. Tavares resigned on Sunday, leading to a selloff of shares in the world's fourth-biggest automaker, which owns brands including Jeep, Ram, Fiat, and Peugeot.

Tavares did not respond to requests for comment. Stellantis declined to comment further.

On Sunday, Senior Independent Director Henri de Castries said that differing views emerged in recent weeks among the CEO, major shareholders and the board.

The outspoken chief executive, who earlier this year was paid €36.5 million in compensation based on Stellantis' 2023 results, had annoyed some board members in October, at the Paris car show, by publicly blaming the automaker's US management for falling sales and rising inventories in that market, one of the sources said. But the board continued to back him

In November, however, Tavares

Carlos Tavares, who earlier this year was paid €36.5 million in compensation based on Stellantis' 2023 results, had annoyed some board members in October

brash style led to a "totally untenable" relationship with the board, whose members represent major shareholders Exor, the Peugeot family and the French

government, the other source said. When board members started asking more specific questions about the executive's strategies, the person said, "Tavares' reaction was:

'You do not interfere with my jobthat is not your business.

Board members, irritated, continued pressing Tavares. They were unsettled by what they viewed as the CEO's relentless but narrow focus on cost-cutting, which had caused supply disruptions and angered dealers. Those problems had been overlooked in previous years, when Stellantis was hitting

double-digit profit margins. Now those and other issues were causing angst across the sprawling company, as Tavares tangled with dealers, unions, suppliers and governments - and now board members.

Stellantis is now searching for a new chief executive with a daunting to-dolist

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False alarm

There is no real threat to the dollar

oth the allies and adversaries of the United States (US) are preparing to deal with the second Donald Trump presidency. There are clear indications that his second term could be more unpredictable and potentially more disruptive to the existing global order than the first, and India will not remain immune to that. The relevant departments in the government are reported to be reviewing India's trade position with the US and preparing for potential problems. While there is a strong case for tariff reduction, India must be prepared to engage with the US establishment more actively to present its position. Intriguingly, Mr Trump recently threatened the Brics countries with a 100 per cent tariff if they created a Brics currency or backed any other currency to replace the dollar. Earlier a grouping of Brazil, Russia, India, China, and South Africa, Brics has expanded to include other countries. While it is unclear what prompted the comment, it did create volatility in the currency market. The merits of the threat are thus worth discussing here.

First, as things stand, there is no clear danger to the status of the dollar. According to a 2022 note from the Bank for International Settlements, the dollar was involved in about 90 per cent of currency trades. Nearly 60 per cent of foreign-exchange reserves are held in dollars. Second, the desire to position a currency as a reserve currency by itself does not mean much. Further, as of now, the shape and workings of a potential Brics currency are unknown. So, Mr Trump's statement was perhaps a warning shot to discourage the members of the grouping, particularly China, from taking the currency project forward. In any case, India should be wary of such an attempt. Since China is a much bigger economy, it is likely to have a much higher weighting in the instrument, depending on how it is designed. Third, some global trade may move to the yuan over time because of the size of the Chinese economy and its trade linkages. However, the traction will remain limited because of strong Chinese capital controls. In terms of reserves, according to the International Monetary Fund data, foreign-exchange reserves held in the Chinese currency in the second quarter of 2024 were worth about \$245 billion compared to over \$6.6 trillion in dollars. Countries will always look at the ease of transactions in trade and the depth of financial markets in holding reserves, which clearly favour the dollar.

However, it is worth noting that if the dollar's position is undermined over time, it is more likely to be because of US policies. It is the weaponisation of the dollar-dominated international financial system that is forcing some countries to look for alternatives. Further, Mr Trump's preference for higher tariffs and the desire to eliminate the trade deficit can go against the dollar. It is the US trade deficit that supplies dollars to the rest of the world. The world will be forced to look at alternatives if the supply diminishes considerably. For India, while the establishment of GIFT City will help bring some financial services onshore and possibly reduce costs for corporations, its dependence on the dollar is unlikely to decline in the foreseeable future. Even if the yuan becomes more popular, the dollar will remain India's preferred currency. Aside from the inherent strength behind the dollar, India's interests are more aligned with Washington than Beijing.

Improving national accounts

Methodology concerns must be addressed in the new series

hion Minister for Statistics and Programme Implementation Rao Inderjit Singh informed Parliament earlier this week that his ministry had set up an advisory committee on the national accounts. Members of this committee, which included representatives from the Reserve Bank of India as well as state governments, would advise the government in particular on the methodology by which India's gross domestic product (GDP) is calculated, with a view to updating the calculation of GDP and shifting its base year from 2011-12, as it is at present, to 2022-23. Attention to India's national accounts statistics is overdue, and it is welcome news that the government is taking steps to bring it up to date. The committee's working and its report should be transparent, and open to public comment

In its work, the committee must recognise that several criticisms of the current GDP series are not without foundation. For example, it has been noted that the deflator plays an outsize role in the variability of GDP from one quarter to another. But the most consequential perhaps is the concern over its estimates of value added from the private sector. This currently extrapolates from the data collected by the Union Ministry of Corporate Affairs (MCA). The MCA data has thrown up some oddly counterintuitive results in recent years, which have cast a shadow on the broader utility of any statistics that incorporate them. When earnings, credit growth, and industrial-capacity utilisation do not move in sync with the GDP component built up from the MCA data, then naturally such doubts will multiply. The data itself has been questioned, given some companies may be misclassified or are untraceable. though the official statisticians insist the effect of this would be marginal. New mechanisms might have to be found for this estimation — perhaps the data based on the collection of goods and services tax (GST) could be mined for possibilities.

However, the GST data would not necessarily solve the broader problem that has plagued India's estimation of the private-sector value-added component in GDP: The size of the informal sector. There might be methods, however, to gauge the changes in the size of the sector by estimating the metaphorical shadow it casts on the formal sector, which pays taxes. Yet this is a moving target as the increasing impact of GST itself brings differences in the size of the informal sector. Finding a suitable method to measure the informal value-added component of economic activity in India must be a priority for the committee. When the latest GDP series was introduced, its credibility suffered partly because there was limited comparability with previous years. This can be solved in the next iteration of GDP calculations by clearly creating a back series, using the chosen method — to the extent that this is possible, given that some of the data being used might be relatively novel. Such a back series would certainly restore the flagging image of the Indian national accounts. Even better would be the creation of a suitable producer-price index that can transparently inform the calculation of the GDP deflator. Such improvements would vastly increase the quality of data that feeds into policymaking and investment decisions in India.

ILLUSTRATION: BINAY SINHA



The spectacular rise of Indian Americans

Their growing influence is key to deepening ties with America

IF TRUTH BE TOLD

t an India conference at Stanford University, Nikki Haley was governor of South Carolina, UN co-sponsored by the Tata Group in 2022, Condoleezza Rice, former National Security Advisor, shared a surprising story about her time when George W Bush was running for President in 2000. After she and her team had briefed the thenpresidential candidate on important countries, but with nothing on India, he turned to her and said, "What About India?" He noted that he met very smart Indians — doctors, lawyers, engineers — in his con-

stituency in Texas. He suggested she go back and take another look at India. This interest in India, sparked by Indian Americans impressing Mr Bush, eventually led to the nuclear deal between him and then-Prime Minister Manmohan Singh, where Indian Americans lobbied their senators and congresspeople to help finalise the agreement. US-India relations have moved onwards and upwards ever since.

In 1970, there were 0.5 million Indian Americans, a number that had risen to about 1.6 million by 2000, when Mr Bush became President.

Today, there are over 5 million documented Indian Siddhartha Mukherjee, Abraham Verghese and the Americans (1.4 per cent of the US population), a tenfold increase since 1970. They now form the largest group of overseas Indians. Not only have the numbers increased rapidly, their success has been spectacular. Indian Americans — now have the highest median income of around \$145,000 in 2022 — over 50 per cent higher than that of whites, and even higher than Jews and other Asians. They are also the most educated, with 82 per cent having college degrees. They make up almost 9 per cent of the doctors in the US, lead top IT companies as CEOs, and have recently made significant strides in politics. Kamala Harris rose to become a Senator, Vice-President, and Democratic Presidential nominee.

Ambassador and a Republican Presidential Contender. Usha Chilukuri Vance will be the Second ady of the US in the next administration.

In a fascinating book, Indian Genius: The Meteoric Rise of Indians in America (HarperCollins India, 2024), Meenakshi Ahamed profiles Ms Haley and 19 successful Indian Americans whom she considers geniuses for finding unconventional paths to success. She focuses on three groups —Techies, Medicine Men,

and Influencers. The Techies group is the largest and includes pioneers like Kanwal Rekhi, Suhas Patil, Vinod Khosla, Santosh Mehrotra, and Vinod Dham, along with three "company men," as she calls them: Shantanu Narayen, Satya Nadella, and Nikesh Arora. Mr Rekhi's most enduring contribution was the founding of TiE Global, an amazing group he co-founded to foster and encourage entrepreneurship among Indian Americans, which now has 61 chapters all over the world. Among the "Medicine Men" Deepak Chopra, Atul Gawande,

two-term Surgeon General Vivek Murthy are covered. The last group "Influencers" includes two elected politicians, Nikki Halev and Ro Khanna, as well as Neal Katyal, a pathbreaking constitutional lawyer, and TV host Fareed Zakaria. Ms Ahamed also focuses on two extraordinarily successful sisters: Chandrika Tandon and Indra Nooyi, the former CEO of PepsiCo. Ms Tandon became a partner at McKinsey, ran her own bank restructuring company, was nominated twice for an Emmy Award in Music, and established the Tandon School of Engineering at NYU.

Indians have also excelled in other fields. They have won Nobel Prizes, including Har Gobind Khorana in Medicine,

Chandrasekhar in Physics, Venkat Ramakrishnan in Chemistry, and Amartya Sen and Abhijit Banerjee in Economics. M Night Shyamalan, an Oscar nominated moviemaker, astronaut Kalpana Chawla, Ajay Banga President of the World Bank, Sundar Pichai CEO of Google, and writer Jhumpa Lahiri are among those who have made a mark.

Why have so many Indian Americans done so well? Most did not come from privileged backgrounds, as the book shows, but rose to the top of their professions through education, determination, innate skills, and following their instincts. Many benefited from subsidised high-quality education at Indian institutions like the IITs and AIIMS. While they could have thrived in India, their genius flourished in America, where meritocracy is rewarded, and risk-taking is encouraged.

In contrast, as Apple co-founder Steve Wozniak notes in the book, innovation and risk-taking are not emphasised in India, and otherwise successful Indian IT companies spend surprisingly little on research & development, with no global innovations to their name. This culture is changing to some extent with Hurun's Global Unicorn Index showing India ranked third, behind the US and China in the number of unicorns—startups valued at over \$1 billion.

Not all is shining for Indian America. Indians also make up the third-largest groups of illegal migrants in America, estimated at around 0.8 million. They spend their families' fortunes or take huge debt to get to America via extremely dangerous circuitous "Dunki" routes, where many perish and those who arrive in their dreamland "Amrika" end up getting exploited on farms, in motels, or in restaurants. These routes and those who enter illegally will be aggressively targeted by the Trump administration. He has already threatened Mexico and Canada with 25 per cent tariffs if they fail to control their borders.

In the 1980s and 1990s, there was huge concern in India about "brain drain" as many Indian doctors and engineers moved to the US and other wealthy countries. However, with rising US-India cooperation, and overseas Indians not only sending back substantial remittances but also investing in Indian startups and social programmes, that concern has diminished In fact, the Pravasi Bharatiya Samman Award, instituted by the Vajpayee government in 2003 to recognise the contributions of overseas Indians, is announced every year on January 9 to mark the day Mahatma Gandhi returned to India from South Africa.

As India moves up the development ladder, fewer people will want to leave and more Indian Americans will want to come back and enrich India with their knowledge and expertise. A small trickle has already started returning, but for now, unless the US becomes extremely hostile to even legal migration, the number of Indian Americans will continue to rise. Their increasing wealth, influence, and political clout will play a significant role in shaping US policy towards India and further strengthening the ties that George Bush so presciently recognised way back in 2000.

The author is distinguished visiting scholar, George Washington University, and non-resident senior fellow, The Atlantic Council, Washington DC

The Adani case: What happens next

merica's Department of Justice and the Securities and Exchange Commission have indicted Gautam Adani, his nephew Sagar Adani, and six others, alleging their involvement in paying \$250 million in bribes to Indian officials and concealing the scheme from US investors. The allegations have been denied, citing a lack of evidence that the bribes were paid.

This comes within two years of allegations by Hindenburg, a New York-based short-seller. In

January 2023, Hindenburg accused the Adani Group of stock manipulation and accounting fraud, claiming the group inflated its market value by using offshore funds. The Securities and Exchange Board of India (Sebi) investigated the group's transactions but has not found or reported any evidence of wrongdoing. However, Sebi turned the tables on Hindenburg, telling them that the short-seller itself was being investigated for trading on non-public information from its own report.

In March 2023, the Supreme Court set up a committee under Justice A M Sapre to investigate

potential regulatory failures after investors incurred significant losses due to market volatility following these allegations. While the committee did not give a clean chit to Adani on many aspects of the probe. it stated that there is no evidence "as of now" against the conglomerate. Additionally, the committee found no regulatory failure on Sebi's part in its investigation into the Adani companies.

If anything, Hindenburg's allegations were more serious, though the current allegations come from a more credible source and may have some consequences. But regardless of the facts — and the eventual outcome — the allegations strike at the heart of doing business in India.

Over the past several years, India has steadily gained from the global "China plus one" push. Under this strategy, companies, while continuing to source or manufacture in China, look to other economies including India— as an additional (or secondary) location to diversify their supply chains.

This China plus one strategy gained currency during the Covid-19 pandemic, as it exposed the vulnerability of relying too heavily on a single country for manufacturing and logistics.

This practice has been given a leg-up as companies looked for ways to manage potential challenges in their supply chains, driven by geopolitical risks, particularly tensions between China and the US, as well as the US-China trade war and tariffs on Chinese goods. Rising labour costs in China have also prompted businesses to look for more cost-effective alternatives.

Even as India presents a compelling investment opportunity, the narrative has remained that India, despite its recent progress, cannot replace China — at least not in the short term. China offers

infrastructure on an unparalleled scale, its technological prowess is the envy of the world, and it boasts an integrated supplier ecosystem. It has mastered manufacturing technology and excellence, providing a streamlined business environment—all of which have enabled China to become the factory of the world.

International companies may not expect to find the same enviable infrastructure in India as in China. Nor do they see the same operating efficiency that China's well-trained labour force offers. Consequently, at its core, the "China plus one" is risk mitigation. For countries looking to benefit from the shift away from China, offering other assurances is crucial.

India promises a younger working population and a growing middle class, which will drive consumption over the coming decades, but still needs to improve its hard infrastructure, despite the recent investments and improvements. While democracy, transparency, and the rule of law are significant assets that India boasts, businesses require much more to thrive.

A productive workforce requires a well-trained labour force, which means that teachers should have been present in classrooms decades ago. Basic services like healthcare, sanitation, clean drinking water, and adequate living conditions are essential areas where improvement is needed. Additionally, there are "soft" issues that demand attention, such as maintaining a strong judiciary, independent institutions, stable policies, and a consistent tax regime. In its quest to build hard infrastructure within

India, and to establish geopolitical strategic depth, the government has chosen to leverage private sector capital, knowing well the limits of its own ability to spend. As a result, large private sector groups are seen to be working in alignment with India's strategic interests — defence, renewable power, semiconductors, among others, A capital-hungry India Inc will need to raise funds in global capital markets and. as a result, will be subject to global scrutiny.

Given this, global governments, boardrooms and investors will now be watching how India deals with these developments. Indian regulators are largely seen as amongst the best in class globally, and nothing should be allowed to change this reality. A swift response from the Indian regulatory system will be crucial to prevent delays in India's strategic progress. It is up to the sceptics and cynics to accept the findings.

Only by maintaining credibility in the rule of law, and trust in the system can the vision of "Make in India" and of a Viksit Bharat be realised.

The author is with Institutional Investor Advisory Services India Ltd. The views are personal. X: @AmitTandon In

Hand across the border



BOOK REVIEW

NEHA KIRPAL

ttakes courage for an Indian, especially a woman, to agree to take up the post of a diplomat in Pakistan. Ruchi Ghanashyam was the first Indian woman diplomat stationed in Islamabad, along with her husband, AR Ghanashyam. As was expected, the journey was not exactly smooth sailing. During their tenure from 1997 to 2000, the couple was witness to turbulent events that strained relations, such as the India-Pakistan nuclear tests, the Kargil war and the hijacking of the Indian Airlines flight IC 814.

In her book, Ms Ghanashyam provides a first-hand perspective of her experiences in these three years as an Indian woman living in "enemy country".

Over the course of the book, she attemptsto analyse the love-hate relationship between the two countries. She peppers the prose with many interesting stories and anecdotes of the local people she encountered and the conversations she had with them. Along the way, she also describes various tourist places in the country that she visited during her stay, such as Taxila, Panja Sahib, Rawalpindi, Murree, Lahore, Karachi, Mohenjo-daro, Swat Valley and Peshawar.

At the outset, Ms Ghanashyam says living in Islamabad was not easy. The family had no privacy, and Pakistani intelligence agents had been tailing them from the day they had arrived in the city. Constantly under surveillance, they had to contend with the fact that their house and telephone were bugged. In scenes reminiscent of the movies, they would often discover someone eerily following them while they were shopping or moving around. Ms Ghanashyam even jokes that they sometimes felt like James Bond. Further, the agencies would periodically try different tactics, such as aggressive driving, to

intimidate them on the road. "A nagging sense of anxiety and

insecurity was a part of our daily lives," she writes. Unsurprisingly, the couple's two young boys were also deeply affected by the experience of living in Islamabad. Ironically, the American Embassy Club was the only place in the city where the family felt like "normal people, living normal lives," Ms Ghanashyam writes. Moreover, the town itself offered little diversion. To travel out of city limits required official permission, which wasn't always forthcoming.

Given that Pakistani markets are filled with varieties of fabrics and that there are extremely talented tailors and designers in Islamabad, most foreign women would keep themselves busy getting salwar-kameezes tailored or shopping for clothes, jewellery and Afghan carpets. Ms Ghanashyam found that, while Pakistani handicrafts, designer outfits and dress materials were much sought after in India, Indian brocade and Banarasi silk suits and sarees as well as Indian wedding jewellery were very popular in Pakistan.

In another instance, she once heard a song from the popular Bollywood film Border being played on a loudspeaker at a street corner. Even though the patriotic Indian film was banned in Pakistan, Ms Ghanashyam realised that it was easy to find DVDs of Indian movies at rental shops.

THE OCCASIONAL

AMIT TANDON

In her observations about Pakistani society. Ms Ghanashyam explains that segregation of men and women is common even in diplomatic gatherings. Young women belonging to minorities are especially vulnerable to forced conversions

and marriages as well as human trafficking, with almost no justice available. In the chapter "Being a Woman in Islamabad", she writes that many women in their 40s would be apprehensive because men would often find a younger wife. In such a male chauvinistic culture, Ms Ghanashyam cites examples of empowered Pakistani women like human rights lawyer and social activist Asma Jahangir and her

sister Hina Jilani, who went on to become passionate defenders of human rights, especially those of women. persecuted minorities and children.

Possibly the most impactful incident in the book is Ms Ghanashyam's husband's visit to Kandahar after the hijacked flight IC 814 landed there in December 1999. The government had ordered him to be

IN ISLAMABAD: 1997-2000 Author: Ruchi Ghanashyam **Publisher:** Penguin **Pages:**229 **Price:** ₹699

ISLAMABAD

AN INDIAN WOMAN sent to Kandahar to communicate with the Pakistan-based terrorist outfit that had hijacked the plane. At that point, the responsibility of all the lives in the aircraft suddenly fell on his shoulders. With no certainty of what lay ahead, he

decided to chronologically record each development of the extraordinary event in his notebook —a somewhat thrilling saga that he recounts himself in one of the chapters. Though it has been 25 years since the incident, with mercifully no hijack of an Indian aircraft ever since, he writes that there have been many learnings from it. "In the neighbourhood we live in, India can let

its guard down only at its peril,"

Despite all the odds, Ms Ghanashyam focuses on the positives, and shares that some of their friendships from Islamabad have lasted for over two decades. She mentions her friendship with various members of the country's liberal society, including lawyer Raza Kazim and human rights activist and columnist A Milani. In the chapter "Love across the Border", she shares one of the many love stories that have existed between an Indian and a Pakistani. The young couple in question belonged to well-to-do families and amid much anxiety from their parents on either side of the border, Ms Ghanashyam became a bridge to help give them a happily-ever-after ending. Through the book, she also relates many heart-warming instances with landlords, tailors, doctors and shopkeepers. "With so much similarity at the people-to-people level, the distance between the establishments sometimes caused us a twinge of

The reviewer is a freelance writer based in New Delhi. She writes on books, art, culture, travel, music and theatre

sadness," she concludes.



LIC Housing Finance Limited LIC HFL C-98, 1st Floor, Upasana Tower, Subhash Marg, C-Scheme, Jaipur Mob. No.:- 9602400111

APPENDIX IV- (Rule 8(1)) POSSESSION NOTICE (For Immovable Properties) Whereas The undersigned being the Authorized Officer of the **LIC Housing Finance Limited**, under the Securitization and Reconstruction or inancial Assets and Enforcement of Security Interest Act, 2002 (No. 54 of Act 2002) and in exercise of powers conferred under section 13(12) reac with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued demand notice on below mentioned date calling upon the below mentionec porrowers to repay the amount mentioned in the notice as given in the list here in below within 60 days from the date of receipt of the said notice.

or the borrowers of lepay the amount intermitted as given in the list price in below within bodays from the date of receipt of the 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 here-in below in exercise of powers conferred on him under sub section (4) of section 13 of act read with rule 8 of the of the Security Interest (Enforcement) Rules, 2002, on below mentioned dates.

The 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 the LIC Housing Finance Limited for amount mentioned in the list given below and future interest & 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.

S. No.	Name of the Borrowers/ Guarantor & Loan A/c No.	Description of the Immovable Properties	Demand Notice Date	Outstanding Amount				
1.	Mr. ASHIM (Applicant) Mrs. AFSANA PARVEEN (Guarantor) Loan A/c No.: 320700006726 Mr. ASHIM (Applicant) Mrs. AFSANA PARVEEN (Guarantor) Loan A/c No.: 3002070000058	All that part and parcel of the property situated at Plot No 25, Kh No 443, Vaishali Nagar, Vill Rangtalab Urf Kalatalab, Tehsil Ladpura, Dist Kota, Rajasthan, admeasuring 93.30 Sq Mtr and bounded — By North — 60 Ft Road, By South — Plot No 24 By East — Plot No 26, By West — Other Land	Possession Date	(A) Rs. 22,57,718.60/- (Rupees Twenty Two Lakh Fifty Seven Thousand Seven Hundred Eighteen and Sixty Paisa Only) Under Loan A/c 32070006726 (B) Rs. 7,10,023.22/- (Rupees Seven Lakh Ten Thousand Twenty Three and Twenty Two Paisa Only) Under Loan A/c 3002070000058 Being Total Rs. 29,67,741.82/- (Rupees Twenty Nine Lakh Sixty Seven Thousand Seven Hundred Forty One Rupees and Eighty Two Paisa Only) as on 02/07/2024 and future interest & expenses thereon.				
2.	Mr. Prayag Raj Vijay (Applicant) Mr. Ashok Vijay (Co-Applicant)	property situated at Plot No54,	25.07.2024	(A) Rs 84,78,661.44 (Rupees Eighty Four Lakh Seventy Eight Thousand Six Hundred Sixty One and Forty Four				
	Mrs. Deepa Vijay (Co-Applicant) Loan A/c No.: 320300006518 Mr. Prayag Raj Vijay (Applicant) Mr. Ashok Vijay (Co-Applicant) Mrs. Deepa Vijay (Co-Applicant) Loan A/c No.: 320300006547	Rajasthan. admeasuring 333.33	Date	Paisa Only) Under Loan A/c 320300006518, (B) Rs 32,15,342.01 (Rupees Thirty Two Lakh Fifteen Thousand Three Hundred Forty Two and One Paisa Only) Under Loan A/c 320300006547, Being Total Rs. 1,16,94,003.45/- (Rupees One Crore Sixteen Lakh Ninety Four Thousand Three Rupees and Forty Five Paisa Only) as on 25/07/2024 and future interest & expenses thereon.				
Dat	Date: . 03.12.2024 Place: Kota (Raj.) Sd./- Authorized Officer, LIC Housing Finance Limited							

IndiaShelter Home Loans	INDIA	SHELTI	ER FINA	NCE CO	RPORAT	ION LTD.
REGD: OFFICE:- Plot-15,6	th Floor, Sec-44,	Institutional Area,	Gurugram, Haryar	a-122002, BRANC	H OFFICE: 3rd Floor	Ajmer Road, Madangan
Kishangarh Ajmer, Rajasthar	1-305801. BRAN	CH OFFICE :Shop	No. 67B & 68, Secon	nd Floor, Plot No. 277	7, TagoreNagar, Next To	DCM, Ajmer Road, Jaipur-
302021, Rajasthan	DOG	CECCION	NOTICE	COD IMMO	VADLE DDA	DEDTY

POSSESSION NOTICE FOR IMMOVABLE PROPERTY Whereas, The Undersigned Being The Authorised Officer Of The India Shelter Finance And Corporation Ltd, Under The Securitisation And Reconstruction Of Financial Assests And Enforcement (security) Interest Act, 2002 And In Exercise Of Power Conferred Under Section 13(12) Read With Rule 3 Of The Security Interest (enforcement) Rules, 2002, Issued A Demand Notice On The Date Notled Against The Account As Mentioned Hereinafter, Calling Upon The Borrower And Also The Owner Of The Property/surety To Repay The Amount Within 60 Days From The Date Of The Said Notice. Whereas The Owner Of The Property And The Other 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 Symbolic (physical Possession Of The Property/ise Secribed Herein Below In Exercise Of The Powers Conferred On Himfher Under Section 13(4) Of The Said Act Read With Rules 8 & 9 Of The Said Rules On The Dates Mentioned Against Each Account. Now, 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 India Shelter Finance Corporation Ltd For An Amount Mentioned As Below And Interest Thereon, Costs, Etc.

Corporation Ltd For An Amount Mentioned As Below And Interest Thereon, Costs, Etc							
Name Of The Borrower / Guarantor (Owner Of The Property) & Loan Account Number	Description Of The Charged / Mortgaged Property (All The Part & Parcel Of The Property Consisting Of)	Date Of Demand Notice, Amount Due As On Date Of Demand Notice	Date & Type Of Possession				
Mr./ Mrs. Hamida Begum & Mr./ Mrs. Late Idvakshsya & Mr./ Mrs. Mohd Imran Mr./ Mrs. Saddam Husain Resides At: Choganya Ka Balaji Village Rupangarh, Behind Choganya Ka Balaji Village Rupangarh, Behind Choganya Ka LSO AT, 199, School Ke Pass, Roopangarh, Tehsil Kishangarh, Ajemr-305814 (Raj.) Loan Account No.LA30TLLONS000005009329 &LAP200002705		DEMAND NOTICE: 22.02.2023 Rs. 508293.77I- (Rupees Five Lakh EightThousand Two Hundred Ninety Three Paise Seventy Seven Only) As Of 10.02.2023 Together With Interest From11.02.2023 And Other Charges And CostTill The Date OfThe Payment.	29/11/2024 Symbolic Possession				
Mr./ Mrs. Noor Janha & Mr./ Mrs. Ranjit Khan Resides At: Ward No. 03, Lango KaMohalla Roopangarh, ishangarh, District-Ajmer 305814 (Raj.) Also At: Patta No.79, Situated At Gram Panchayat-Rupangarh, Panchayat Samiti- Kishangarh 305814, Ajmer Loan Account No. LA30ECLONS00000 5046115&LAP200002817T0	All That Piece And Parcel Of Patta No. 79, Situated At Gram Panchayat- Kupangarh, anchayat Samiti- Kishangarh, Tehsil-Rupangarh Dstrict-Ajmer, Raiasthan, Admeasring 143.89 Sq. YdsBoundary: East - Road, West - Nehar, North - Property Of Mr. Gani Khan, South - House OfMr. Nasir Khan S/O Mr. Visal Khan	Rs. 388945.73/- (Rupees Three LakhEighty Eight Thousand Nine Hundred Fourty Five Paise Seventy Three Only)AsOf 30.11.2021 Together With InterestFrom 01.12.2021 And	29/11/2024 Symbolic Possession				
Mrs. Munni Kanwar, Mr. Surender Singh Panwar & Mr. Padam SinghPanwar Resides At: Plot No 112 Shree Ganesh Nagar Boythawala Benar Road, Jaipur 302012 RajasthanLoan Account No. HL30LILONS0 00005030417	All Piece And Parcel Of Plot No. 112, Shri Ganesh Nagar Scheme E, Boythawala, Benar Road, Jaipur, Rajasthan. Area Ad Measuring 100 Sq. Yards. Boundary: East- 30Ft Road, West- Plot No.127, North- Plot No. 113, South- Plot No. 111	DEMAND NOTICE:19.05.2023 Rs. 986583.39/- (Rupees Nine Lakh Eighty Six Thousand Five Hundred Eighty ThreePaise Thirty Nine Only) as on 10.05.2023 Together With Interest From 11.05.2023And Other Charges And Cost Till The DateOf The Payment	30/11/2024 Physical Possession				
MR. Jagu Devi & MR./ MRS. Gopal Ram Resides At: Adaksar,Nagaur,Rajasthan 34159 Also At, Patta No 8 Gram & Gram Panchayat Adaksar, Panchayat Samiti Kuchaman CityNagaur Rajasthan 341519Laon Account No. LA20VLLONS000005084941/AP-10204476	All Piece And Parcel Of Patta No 8 Gram & Gram Panchayat Adaksar, Panchayat Samit Kuchaman City, Nagaur Rajasthan 341519, Adm.220.50 Sq. Yards. Boundary: East-Road, West-Road, North-House Of Ishwar Ram / Suja Ram, South-Property Of Madan Lal / Bansi Lal Bawari	And Cost Till The Date Of The Payment	04/12/2024 Symbolic Possession				

FOR ANY QUERY PLEASE CONTACT Mr. Vinay Rana (+91 7988605030) & Mr. Narender Singh (+919461165805) (Authorized Officer Place: Rajasthan Date: 05/12/2024 For India Shelter Finance Corporation Ltd

IMACHAL PRADESH PUBLIC WORKS DEPARTMENTP **Re-INVITATION FOR BIDS (IFB) NABARD**

The Superintending Engineer, 15th Circle, HPPWD, Una H.P. on behalf of Governor of H.P. invite/ re-invites the online bids on percentage rate basis in electronic tendering system, in 2 Cover System for the under mentioned works from the eligible and approved class of Contractors / Firms registered with HPPWD and HP Jal Shakti Vibhag (Contractors of HP Jal Shakti Vibhag are eligible to participate for the work having amount put to tender above Rs.100 Lacs). Non registered contractors may submit the bids: however successful bidder has to register in appropriate class with appropriate authority in HPPWD.

	District / Division	Name of the work	Estimated Cost (Rs. Lakh)	Cost	Period of Completion	Bid Security (Rs.Lakh) The bid security is two percent of the total cost rounded to the nearest thousand	Eligible class of contr -actor		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
1	Una /	Construction of road from Kharuni to Khairiyan	215.41	215.41	12 months	4.31	Class-		
	Bamgana	via Chaplah, Garli, Deehar, Makdi & Chamboa (SH: - C/O 42.464 on Span RCC T-Beam Bridge (3 Span 13.750m Each) over Ghaneti Khad-I) UNDER NABARD RIDF-XXX.					A&B		
2	Una /	Construction & M/T of link road Raipur to	107.76	107.76	12 months	2.16	Class-		
	Daulatpur	Bakhawa via Mallan da Pind Km. 0/00 to 3/800	,				В&С		
		(Sub Head:Balance work of C/o Retaining wall,							
		Cross Drainage work, Road side PCC drain and Parapets etc. in km.0/0 to 3/800) Under							
		NABARD RIDF-XXVIII							
1.	Cost of Bid Form:- Rs. 5,000/- (Non-refundable)								

Availability of Bid Document and mode of submission: The bid document is available online and bid should be submitted online

website http://hptenders.gov.in. The bidders are advised to note the other details of the tenders from the website

http://hptenders.gov.in	
Key Dates:	
1 Date of Online Publication	06.12.2024 (09.00 HRS)
2 Document Download Start and End Date	06.12.2024 (09.30 HRS upto 16.12.2024 (09.30.00 HRS)
3 Bid Submission Start and End Date	06.12.2024 (09.30 HRS upto 16.12.2024 (09.30.00 HRS)
4 Physical Submission of Documents	As per uploaded SBD
5 Date of Technical Bid opening.	16,12.2024 (11.00 HRS)
Other details can be seen in the bidding documents. The	e officer inviting tender shall not be held liable for any delay due to system

failure beyond its control. Even though the system will attempt to notify the bidders of any bid updates, the Employer shall not be liable for any information not received by the bidder. It is the bidders' responsibility to verify the website for the latest information related to the tender

3688_2024-2025

(Er. Harsh Puri) Superintending Engineer 15th Circle, HP PWD, Una

पंजाब नैष्टानल	<u> </u>
तांगाबा धार्हाधारा	

Circle Sastra Office Jaiour Aimer, First Floor, Plot NO. 2, Nehru Place, Tonk Road, Jaipur 302004 Ph. 9413360236, E-mail: <u>cs8244@pnb.co.in</u>

SALE NOTICE FOR SALE OI **IMMOVABLE PROPERTIES**

- Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement o Security Interest Act 2002, read with proviso to Bule 8(6) of the Security Interest (Enforcement) Bules, 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 constructive/symbolic possession of which has been taken by the Authorized 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 earnes money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF THE SECURED ASSETS Description of the (A) Date of Demand notice u/s.

١.		Name of the Branch	Immovable	13(2) of SARFAESI Act, 2002	(A) Reserve Price (Rs. in Lacs)	
L	.ot 1	Name of the Account	Properties Mortgaged/	(B) Outstanding amount as on	(NS. III Laus)	Date/Time of
0).	Name & Addresses of the	Owner's Name	(C) Possession Date u/s 13(4) of SARFAESI Act 2002	(B) EMD	E-Auction
		Borrower/Guarantors in the Account	(mortgagers of property(ies))	(D) Nature of Possession Symbolic/Physical/Coustructive	(C) Bid Increase Amount	
Γ	1.	Ajmer (152020)	All that part and parcel of the	A) 23.04.2021	A)Rs.2,11,000/-	10.01.2025
l	ĺ	MUSKAN LIGHT DECORATION	Residential House Situated at	B) Rs 5,24,069.38 as on		From
l		1. Mr.Bashir Khan S/o Sh.Ajim Khan (Prop.of M/s Muskan Light Decoration); 81 Near Thakur Ji Ka	name of Mr. Bashir Khan S/o		B) Rs.21,100/- (09.01.2025)	11.00 AM to
l		Mandir Via Kucheel, Village-Narwar Ajmer- 305811		C) 09.09.2021		04.00 PM
l	ļ		•	D)Symbolic Possession	C) Rs. 10,000/-	
L		Details of the encumbrance known to the se	cured creditors-Not Known			
l	2.	Ajmer Prithvi Raj Mg (000800)	All that part and parcel of the	A) 04.11.2023	A)Rs.23,55,000/-	10.01.2025
ı		JUBEDA W/O SHEIKH SAMSUDDIN	Residential Land and Building o Smt. Jubeda Bibi W/o Sh.Shekl	B) Rs. 1,63,466.80 as	A)113.20,00,000/	From
		1.Mrs. Jubeda W/o Sh. Shekh Samsudin (Borrower); Add:505 Ward No.5,Thandi Gufa, Shanti Nager, Shisha Khan, Ajmer-305001	Samsudin consisting of Land and Building, structures, erections	interest and expenses until payment made in	B) Rs.2,35,500/- (09.01.2025)	11.00 AM to 04.00 PM
l	- 1	2. Mrs. Jubeda W/o Sh. Shekh Samsudin (Borrower); Add: AMC No. 546//7 = 387/22 = 983/21 Shisha Khan Mohalla, Ajmer-305001	Shisha Khan Mohalla, Ajme	r C) 02.09.2024	C) Rs. 10,000/-	
		3. Mr. Shaikh Dalu Rahim S/o Sh. Shekh Samsudin (Guarantor) Add: 505,Ward No. 5, Thandi Gufa, Shanti Nager, Shisha Khan, Ajmer-305001		D)Symbolic Possession.		

Details of the encumbrance known to the secured creditors-Not Known TERMS AND CONDITIONS:- 1. The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rul owing further conditions: 2. The properties are being sold on "AS IS WHERE IS BASIS and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" 3. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best o formation of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in thi proclamation, 4. The Sale will be done by the undersigned through e-auction platform provided at the Website https://baanknet.com or @ 11.00 AM to 04.00 PM. 5. For detailed term and conditions of the sale, please refer https://baanknet.com

www.pnbindia.in
Date: 05/12/2024 Place: Jaipur RULE 8(6) OF THE SARFAESI ACT, 2002

(Raju Ram Jakhar) Authorized Officer, Punjab National Bank, Secured Creditor

ROHA HOUSING

ROHA HOUSING FINANCE PRIVATE LIMITED

Corporate Office: Unit No. 1117 & 1118, 11th Floor, World Trade Towe Sector 16, Noida, Uttar Pradesh - 201 301

POSSESSION NOTICE (Under Rule 8 (1) of the Security Interest (Enforcement) Rules, 2002) Thereas the undersigned being the Authorized Officer of **Roha Housing Finance Private Limited** (hereinafter referred to as RHFPL"), Having its Registered Office at JJT House, A 44/45, Road No.2, MIDC, Andheri East, Mumbai - 400 093 unde Securitisation 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 Demanc Notice dated mentioned below under Section 13(2) of the said Act calling upon you being the borrowers (names and addresse nentioned below) to repay the amount mentioned in the said notice and interest thereon within ${f 60}$ days from the date of receipt o the said notice. The borrower mentioned herein below having failed to repay the amount, notice is hereby given to the borrower mentioned herein below and to the public in general that undersigned has taken 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 the 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 the said property and any dealings with the property will be subject to the Charge of Roha Housing Finance Private Limited for an amount as mentioned herein under 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.

	r. Name of the Borrower(s)/Co-Borrower (s)/ Loan A/c No./ Branch	Schedule of The Properties	Demand Notice Date & Amount	Date of Possession
1	. LAN: HLNODCSCPR00005003634 / Branch: NOIDA 1. Rajeev S/o Mahendra (Borrower) 2. Madhu W/o Rajeev (Co-Borrower) Both Add.: UG-5 Zubi Residency, Ravi Enclave Naya Gaon, Noida, Uttar Pradesh- 201305. Both Also Add.: Flat No. UG-5, Upper Ground Floor, Zubi Residency, Ravi Enclave, Naya Goan, Khata No. 37, Noida, Uttar Pradesh- 201305	All that part and parcel of the property bearing, Flat No. UG- 5, Upper Ground Floor, Zubi Residency, Ravi Enclave, Naya Goan, Khata No. 37, Noida, Uttar Pradesh- 201305	20-08-2024 & ₹ 13,18,986/-	30-11-2024 (Symbolic Possession)
2	LAN: LANODCLPRS00005006719 / Branch: NOIDA 1. Ajay Khosla (Borrower) Add.: C-8 Shop No-13 Ocean Plaza Shalimar Garden, Ghaziabad, Uttar Pradesh-201005 2. Kusum W/o Ajay Khosla (Co-Borrower) Both Add.: A 62, Chander Vihar, Delhi, New Delhi-110092 Both Also Add.: Residential House No. A 31, Area Measuring 55 Sq.Yds, Out Of Khasra No. 30 Min, Village Khora Abadi Indra Vihar, Pargana Loni, Tehsil & Distt. Ghaziabad, U.P201302	All that part and parcel of the property bearing, Residential House No. A 31, Area Measuring 55 Sq.Yds, Out Of Khasra No. 30 Min, Village Khora Abadi Indra Vihar, Pargana Loni, Tehsil & Distt. Ghaziabad, Uttar Pradesh- 201302	20-08-2024 & ₹ 15,32,838/-	30-11-2024 (Symbolic Possession)
3	LAN: HLNODCSCPR000005005012 / Branch: NOIDA 1. Prem S/o Ilvari Add.: Lion Security Guard Services, Khanna Nagar, Ghaziabad, Uttar Pradesh-201102 2. Dimpal W/o Prem Both Add.: House No. C-137 C-Block Vikas Kunj, Dehat Ghaziabad, Ghaziabad, Uttar Pradesh-201102 Both Also Add.: Flat No. GF-3, Ground Floor Rear Side, Plot No. B-1/19, DLF Ankur Vihar, Village Sadullabad, Pargana Loni, Ghaziabad, Uttar Pradesh Shiv Chowk 201102, Ghaziabad-201102, Uttar Pradesh	All that part and parcel of the property bearing Property Address: Flat No. GF-3, Ground Floor Rear Side, Plot No. B-1/19, DLF Ankur Vihar, Village Sadullabad, Pargana Loni, Ghaziabad, Shiv Chowk, Uttar Pradesh 201102	15-10-2024 & ₹ 9,81,399/-	29-11-2024 (Physical Possession)
F	lace : Uttar Pradesh	Sd/-	- Authorised Off	icer

PUBLIC NOTICE

This Is To Brint Into Information Of The General Public That Employee I.D. Card No 2437458 Of Sh. Lokesh Vats Issued By Icici Bank Limited Has Been Lost/misplaced, If The Said I.d. Card Is Found By Anyone, Are Requested To Return It To The Manager Card, Loan Services Management Group, Icici Bank Limited. Community Centre Sd Tower 1st Floor Sector - 8 Robini New Delbi -110085

Therfor It Is Been Informed To All The Consumers Of Icici Bank Limited That Do Not Make Payement To The Person Who Is Illegal Holder Of Emp. Id. Card No. 2437458 Further, Please Be Warned That Any Payment Made To The Said Id Card Holder Will Be On Their Own Risk And Responsibility And Icici Bank Limited Does Not Hold The iability Or Responsibility For The Payment Made.

DATE :- 20/11/2024 PLACE :- DELHI

FOR ICICI BANK LIMITED

Sd/

	E-TENDER NOTICE											
Online '	Online Tenders are invited for :-											
S. No.	NIT No.	NIT										
1.	MPSEDC/MKT/ SWAN/2024/593	Selection of Service Provider for Provisioning Connectivity Services in Government Offices of Bhopal (M.P.)										
2.	MPSEDC/MKT/ SWAN/2024/594	Selection of Service Provider for Provisioning Connectivity Services in Government Offices of Indore (M.P.)										
3.	MPSEDC/MKT/ SWAN/2024/595	Selection of Service Provider for Provisioning Connectivity Services in Government Offices of Jabalpur (M.P.)										
4.	MPSEDC/MKT/ SWAN/2024/596	Selection of Service Provider for Provisioning Connectivity Services in Government Offices of Gwalior (M.P.)										

Interested eligible bidders may view/download the tender document from www.mptenders.gov.in. First time users of this portal will be required to register online with payment of registration charges

CHIEF GENERAL MANAGER

M.P. STATE ELECTRONICS **DEVELOPMENT CORPORATION LIMITED**

State IT Centre, 47-A, Arera Hills, Bhopal 462011 M.P. Tel · 0755-2518424 Tel. : 0755-2518410. Email : marketing@mpsedc.com info@mpsdc.gov.in, Website: www.mpsedc.com

M.P. Madhyam/117609/2024

AUTHORISED OFFICER, CANARA BANK

SALE NOTICE OF IMMOVABLE PROPERTIES THROUGH E-AUCTION

केनरा बैंक Canara Bank 🗱

Date: 05-12-2024

E-AUCTION NOTICE

(ONLINE AUCTION) UNDER RULES 8(6) & 9 (1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002

Notice is hereby given to the effect that the immovable properties described herein, taken possession under the provisions of Securitisation and Reconstruction of Financial Assets and Enforcement of Security ent) Rules 2002, will be sold through e-auction on the following terms & conditions, through through M/s. PSB Alliance (https://baanknet.com) through the website https://baanknet.com Date & Time of E-Auction:- 20.12.2024; Time 2:30 PM to 3:30 PM (With unlimited extension of 5 minutes duration each till the conclusion of the sale)

Roha Housing Finance Private Limited

	Last date of	depositing EMD :- before	e the close of e-Auction on 19.12.2024	
٥.	Name and Address of the Borrower	Total Liabilities as on	Details of Property/ies	Reserve Price & EMD Amount
	1.M/s Yadav Road Carrier (borrower) Through Its Prop. Mr. Ramesh Yadav 4SF8 Chitterkoot Scheme, Vaishali Nagar, Jaipur Rajasthan-302021.	L(Rupees Forty Fight Lakhs Seventy	Khana Mahalla Nacirahad Dietrict Aimer Paiaethan in	thousand Two Hundred Thirty only)
	2.Mr. Ramesh Yadav (proprietor) 4/105 SFS, Ors Sector-4, Mansarovar Jaipur, Rajasthan-302020 Pugal Road, Bikaner-334001. 3.Smt. Sajjan Devi W/o Late Birdi Chand Yadav (guarantor) 3202, Suthar Khana	Thirty Three and Seventy Paisa Only) + further interest & other expenses	name of Mrs. Sajjan Yadav. BOUNDARIES ARE AS UNDER: - North- House No.3200 & Open land, South-Rasta Gali & House No. 3211. Fast- Part of house No. 3200	Rs.7,46,923.00 (Rupees Seven lacs Forty Six thousand Nine hundred Twenty Three only)
	Village 7 Post Nasirabad Ajmer Rajasthan-302321	thereon	& 3206,3203,3204, West- Aam Rasta	Bid Multiple Amount of Rs. 10,000/-

Other Terms & Conditions: 1. The property will be sold in "as is where is and as is what is and whatever there is" basis including encumbrances, if any. There is no encumbrance to the knowledge of the bank, 2. The asset will not be sold below the Reserve Price, 3. Auction / bidding shall be only by "Online Electronic Bidding" through the website https://baanknet.com/ 4. The contact details of the service provider M/s PSB Alliance (https://baanknet.com/) on Helpdesk No. 8291220220 and e-mail ID: support. ebkray@psballiance.com. 5. The property can be inspected, with Prior Appointment with Authorized Officer, 19.12.2024 between 3.00 p. to 5.00 pm. 6.EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited (https://baanknet.com/) portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan. 7. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder and the balance 75% within 15 days from the date of confirmation of sale. If the successful bidder shall be borne by the successful bidder only. 9. The between a phench usefficient and the page that the successful bidder only between the successful bidder only and registration charges between the successful bidder only between the successful bidder only between the successful bidder and the page that the successful bidder only between the successful bidder only and the successful bidder only between The borrower/guarantor 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 proceeds will be adjusted towards outstanding dues of the bank and recovery process will continue for remaining outstanding liability. 10. For further details contact respective branches & service provider on their number & email id. 11. For Sale proceeds above Rs. 50 Lacs (Rupees Fifty Lacs), TDS shall be payable at the rate 1% of the sale amount, which shall be payable separately by the successful buyer. 12. Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. 13. In case, no bid is received during the scheduled e-auction for the afore mentioned properties, the Bank shall at its discretion may sale the said properties through private treaty as per the provisions of the SARFAESI Act and no further notice shall be issued by the Bank for the same. This publication of e-auction notice is made for the general public to participate in e-auction and is also an advance notice to the Borrowers/Partners/Guarantors/Mortgagors/Directors pertaining to the above mentioned accounts in terms of the stipulated provision of the SARFAESI Act."

Branch CANARA BANK, M.I. ROAD BRANCH, JAIPUR, RAJASTHAN-302004. (Ph. No 9518342046 / 8527116829 / 8742884459 / 9799001597) e-mail id: cb18300@canarabank.com Date: 03.12.2024 Place: Jainur

केनरा बैंक Canara Bank 🗱

E-AUCTION NOTICE

(ONLINE AUCTION) UNDER RULES 8(6) & (9) **OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002**

Security Interest (Enforcement) Rules 2002, will be sold through e-auction on the following terms & conditions. E-auction arranged by the service provider M/s PSB Alliance (Ebkray) through website https://ebkray.in/on 08.01.2025.

111	me uz.3u pm - u3.3u pm (vvi	ith unlimi	ed extension of 5 minutes dura	tion eac	n till the conclusion of	tne saie).			
S. No.	Name and Address of the Secured Creditor & Address in which the tender document to be submitted Name and Address of the Address of the Borrower		ditor & Address of the Liabilities Details of Property/ies				Reserve Price & EMD Last Date and Time of Depositing EMD Amount	Amount of shall be deposited through RTGS/NEFT/ Fund Transfer to credit of account of branch as mention below	Date & Time of E-Auction Property Inspection
1.	RAJASTHAN (Mobile No. 9950222949 , 9460656058) E-mail id	2.Sri Ka Sharma 3.Sri Su Niwas S All are (Present No.07,	unrise Solar Infra (Borrower) shish Sharma S/o Subhash Ch (Prop.), bhash Chander Sharma S/o Sr harma (Guarantor/Mortgagor) Resi. at: Address: Plot No Plot No.100), At Square No.56 of Chak 1-A Choti, Setia C 0.09, Sriganganagar-335001 (F	i Ram . NIL s, Killa olony,	As on 30.04.2024: Rs.16.93,079.93 (Rupees Sixteen Lakhs Ninety Three Thousand Seventy Nine and Ninety Three Paisa only) + interest & other expenses thereon.	Residential Property situated at House (Presently known as House No. 100), Kilaa No.0,7 Murba no 56, Chak 01-A-chhoti (Setia Colony), Gali No.09, Ward no 30, Sriganganagar (Raj.) Boundaries are as under: East-Road 30 ft, West-House of Sh. O.P.Garg, North - House of Sh. Rajesh Jangir, South:- House of Ramesh Chnader Sharma	5/	Canara Bank Shiv Chowk, New Dhan Mandi Road, Sriganganagar, 335001 RAJASTHAN A/c No 209272434, IFSC Code: CNRB0002142 on or before 07.01.2025, 5.00 pm Bid Multiple Amount of Rs. 10,000/-	08.01.2025 02.30 pm- 03.30 pm 06.01.2025 03.00 pm- 05.00 pm
2.	Canara Bank, Nokha Branch, Pipli Chowk, Bikaner-334803. (Ph.:- 9001098234) E-mail id: cb3822@canarabank.com	(Borrow Ward N	u Ram S/o Mr. Pokar Ram erand Mortgager) o 13, Village Panchoo, Tehsil Bikaner - 334804	Rs. 20 Twent Thou Eighted one On	7,71,918.71 (Rupees ty Lakh Seventy one isand Nine Hundred en and Paisa Seventy ily) + interest & other	Residential property situated at Plot Number A- 93, Dwarika Housing Colony at Khasra 19, Dwarika Housing Colony at Khasra 1254, 1255 min, Tehsil Nokha, Bikaner. Land measuring 1800 Sq. Ft. Boundaries: North: Plot Number A-92, South: Plot Number A-104 Rasta 30' wide, West: Plot Number A-100	Rs. 09,14,000/- (Rs. Nine Lakh Fourteen Thousand only) Rs. 91,400/- (Rupees Ninety One Thousand Four Hundred only) on or before 07.01.2025,5.00 PM (offline or online)		08.01.2025 02.30 pm- 03.30 pm 06.01.2025 03.00 pm- 05.00 pm

Other Terms & Conditions: 1. The property will be sold in "as is where is and as is what is" basis including encumbrances, if any. There is no encumbrance to the knowledge of the bank., 2. The asset will not be sold below the Reserve Price, 3. Auction / bidding shall be only by "Online Electronic Bidding" through the website https://ebkray.in/
4. The contact details of the service provider M/s PSB Alliance (Ebkray) on helpdesk no. 8291220220 and e-mail ID support.ebkray@psballiance.com. 5. The property can be inspected, with Prior Appointment with Authorized Officer, on/before 06.01.2025 between 3.00 pm to 5.00 pm. 6. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder and the balance 75% within 15 days from the date of confirmation of sale. If the successful bidder fails to pay the sale price as stated above, the deposit nade by him shall be forfeited. 7. All charges for conveyance, stamp duty and registration charges etc., as applicable shall be borne by the successful bidder only. 8. The borrower/guarantor 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 proceeds will be adjusted towards outstanding dues of the bank and recovery process will continue for remaining outstanding liability. 9. Further details contact. Canara Bank's respective branches OR visit Canara Bank's website; www.canarabank.com, 10. For Sale proceeds above Rs. 50 Lacs (Rupees Fifty Lacs). TDS shall be payable at The rate 1% of the sale amount, which shall be payable separately by the successful buyer. This publication notice is made for the general public to participate in e-auction and is also an advance notice to the Borrowers Partners/ Guarantors/ Mortgagors/ Directors pertaining to the above mentioned accounts in terms of the stipulated guidelines of the SARFAESI Act." AUTHORISED OFFICER, CANARA BANK Date: 03.12.2024 Place: Sriganganagar & Nokha

केनरा बैंक Canara Bank 🕸

E-AUCTION NOTICE

SALE NOTICE OF IMMOVABLE PROPERTIES THROUGH E-AUCTION (ONLINE AUCTION) UNDER RULES 8(6) & (9) OF THE SECURITY INTERÉST (ENFORCEMENT) RULÉS 2002

Notice is hereby given to the effect that the immovable properties described herein, taken possession under the provisions of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and Security Interest (Enforcement) Rules 2002 will be sold through e-auction on the following terms & conditions: F-auction arranged by the service provider M/s PSR Alliance (Fhkray) through website https://enkray.in/.on 26.12.2024

			ou2, will be sold through e-auction on the fo ted extension of 5 minutes duration each till			Vider M/s PSB Alliance (Edkray) th	rougn website <u>nttps://ebkray.in/</u> c	on 26.12.2024,
S. No.	Name and Address of Secured Creditor & A in which the tend document to be sub-	ddress ler	Name and Address of the Borrower	Total Liabilities as on	Details of Property/ies	Reserve Price & EMD Last Date and Time of Depositing EMD Amount	Amount of shall be deposited through RTGS/NEFT/ Fund Transfer to credit of account of branch as mention below	Date & Time of E-Auction Property Inspection
1.	Canara Bank, Shiv Chowk, New Dhan Mandi Road, Sriganganagar, 335001, RAJASTHAN	(Borrow Bhambh Sriganga	Deepak Thathai S/o Sh. Mulakh Ram er and Mortgagor); Adress: R/O- 157 nu Colony Ward no 18 Gali No 04 anagar Rajasthan-335001	Rs. 340213.48/-	Residential Flat -544 Block-Y, Third Floor Measuring Carpet Area 218.42 Sq. Ft. Super Build up area 350 Sq. Ft. situated at Chack 3ML, Sq. 06 Dream	Rs.6,98,000/- (Rupees Six Lakhs Ninety Eight Thousand only) Rs. 69800/- (Rupees Sixty nine Thousand Eight Hundred only) on	Canara Bank- Shiv Chowk, New Dhan Mandi Road, Sriganganagar- 335001, Raj. A/c No 209272434,	26.12.2024 02.30 pm- 03.30 pm
	(Mobile No. 9950222949, 9460656058) E-mail ID: cb2142@canarabank.com	Srigan	Flat no. 544, Dream Homes, Chak no 3ML ganagar Suratgarh by pass Road anagar 335001 Rajasthan	From Finish Bullet and A	Homes Suratgarh, Hanumangarh Bye pass Sriganganagar Rajasthan. Bounded: North: Main Gate, lift & EWS Flat no. 541, South: X-Block, East: EWS Flat No. 543, West: Open to SKY	or before 24.12.2024 , 5.00 PM (offline or online)	IFSC Code: CNRB0002142 on or before 24.12.2024, 5.00 pm Bid Multiple Amount of Rs. 10,000/-	23.12.2024 03.00 pm- 05.00 pm
2.	CANARA BANK, Laxmangarh, 332311 Rajasthan. Ph.: 9506390590	(Borrowo Laxmang	Purshotam Sharma S/o Laxmi Narayan ar); Address: Narodara Gate, Ward No. 20, parh, Distt. Sikar 332311. Purshotam Sharma S/o Laxmi Narayan	Rs.11,86,323.32 (Rupees Eleven Lakhs	Residential Property Measuring 165 Sq Yards at Patta No 447/85, Ward No 9 (old) & 20 (New), Laxmangarh Sikar Raj.		Canara Bank- Laxmangarh, 332311; A/c No. 209272434 IFSC Code: CNRB0004238 on or before 24.12.2024.	26.12.2024 02.30 pm- 03.30 pm
	E-mail id: cb4238@canarabank.com	(Proprie	tor & Mortgager); Address: WARD N 9(OLD) NEW), LAXMANGARH SIKAR RAJ 332311	Three Hundred Twenty Three and Thirty Two Paisa only) + interest & other expenses thereon.	332311. Property Description is as Under: North: House Of Baini Prasad, South:- House Of Shankar Lal Chejara, East: Plot Land Baini Prasad, West:- Rasta Aam	Rs. 1,61,451.60 (Rupees One Lakh Sixty One Thousand Four Hundred Fifty One and Sixty Paisa only) on or before 24.12.2024, 5.00 PM (offline or online)	5.00 pm. Bid Multiple Amount of Rs. 10,000/-	23.12.2024 03.00 pm- 05.00 pm
3.	Canara Bank, Nokha Branch, Bikaner-334803 (Ph.:- 9001098234, 01531221011)	DAS , Ho Village H	HENDRA DAS (Borrower) S/o Mr. MOTI use No 209, Near Papu Teli Shop, Ward No 4 limatsar, Tehsil- Nokha, Distt Bikaner.		Residential Property situated at patta no 46, Village Himmatsar Tehsil- Nokha Property measuring 2612.50 Sq. ft.	Rs. 11,18,000/- (Rs. Eleven Lakh Eighteen Thousand only) Rs. 1,11,800/- (Rupees One Lakh	CANARA BANK- Nokha branch, A/c No 209272434, IFSC Code: CNRB0003822 on or	26.12.2024 02.30 pm- 03.30 pm
	E-mail id: cb3822@canarabank.com		vratan S/o Raja Ram (Guarantor) Bishnoi am, Tehsil- Nokha, Distt. Bikaner.	Nine hundred Thirty Five and Paisa thirty Five only) + interest & other expenses thereon.	Boundaries are as under:- North- Dropadi, South- Rasta, East- Ghanshyam, West :- Champa Lal Ladhar	Eleven Thousand Eight Hundred only) on or before 24.12.2024 , 5.00 PM (offline or online)	before 24.12.2024 , 5.00 pm. Bid Multiple Amount of Rs. 10,000/-	23.12.2024 03.00 pm- 05.00 pm

Other Terms & Conditions: 1. The property will be sold in "as is where is and as is what is" basis including encumbrances if any. There is no encumbrance to the knowledge of the bank. 2. The asset will not be sold below the Reserve Price. 3 Auction / bidding shall be only by "Online Electronic Bidding" through the website https://ebkray.in/ 4. The contact details of the service provider M/s PSB Alliance (Ebkray) on helpdesk no. 829120220 and e-mail ID support.ebkray@psballiance.com. 5. The property can be inspected, with Prior Appointment with Authorized Officer, on/before 23.12.2024 between 3.00 pm to 5.00 pm. 6. The successful bidder shall deposit 25% of the sale price (inclusive of the sale price). EMD already paid), immediately on declaring him/her as the successful bidder and the balance 75% within 15 days from the date of confirmation of sale. If the successful bidder fails to pay the sale price as stated above, the deposit made by him shall be forfeited. 7. All charges for conveyance, stamp duty and registration charges etc., as applicable shall be borne by the successful bidder only. 8. The borrower/guarantor 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 proceeds will be adjusted towards outstanding dues of the bank and recovery process will continue for remaining outstanding liability. 9. Further details contact, Canara Bank's respective branches OR visit Canara Bank's website: www.canarabank.com. 10. For Sale proceeds above Rs. 50 Lacs (Rupees Fifty Lacs), TDS shall be payable at the rate 1% of the sale amount, which shall be payable separately by the successful buyer. This publication of e-auction notice is made for the general public to participate in e-auction and is also an advance notice to the Borrowers/Partners/Guarantors/Mortgagors/Directors pertaining to the above mentioned accounts in terms of the stipulated guidelines of the SARFAESI Act." Place: Sriganganagar, Laxmangarh & Nokha AUTHORISED OFFICER, CANARA BANK



ARPU VS USERS: TELCOS' CALL

Telecom tariff hikes, rolled out in July after 30 months of logjam, are playing out in surprising ways

SUBHAYAN CHAKRABORTY

New Delhi, 4 December

f monthly Arpu (average revenue per user) is like a currency to evaluate the health of a telecom operator, subscriber numbers are its mainstay. Recent developments establish that the two most critical metrics in the telecom universe — Arpu and subscriber numbers — are two sides of the same coin, with tariff being the proverbial X factor.

After 30 months of holding on to the same tariff levels fearing that any hike would trigger loss of customers, companies decided to bite the bullet in July this year and raised prices across

The subscriber churn has not stopped ever up more surprising numbers than anyone was willing to predict.

Not surprisingly, the industry is not rushing into a debate around the quality of subscribers, the difference between pre-paid and post-paid customers, and the cost of acquisition of users at this point. The next round of tariff hike though necessary to inch closer to the international levels — can wait.

A senior executive at a leading telco told Business Standard recently that his company would not risk losing more customers by raising tariffs. For good reason.

Subscriber churn

Reliance Jio, Bharti Airtel, and Vodafone Idea (Vi) have cumulatively lost 23.07 million subscribers in the second quarter (July-September) of FY25. Meanwhile, public sector telecom operator Bharat Sanchar Nigam Ltd (BSNL) saw its fortunes rise with 6.3 million new mobile cus-

Breaking a record logjam of two and a half years, all three private sector telcos raised tariffs. Bharti Airtel and Vi announced a hike in mobile tariffs by up to 21 per cent, while Jio raised them by 12-25 per cent. BSNL stayed away from any

Before this, average prices had been raised by 20 per cent during the last industry-wide tariff hikes in December 2021. That had seen SIM consolidation of 4 to per cent. Bharti Airtel had led the increase at that point. Prior to that, prices had last risen in 2019, when Vi was the first to take the call.

Under pressure to supercharge the sluggish growth in monthly Arpus, all three private firms unanimously backed the hike this time, raising tariffs within 24 hours of one another.

The hike's

biggest impact

customer churn:

India's mobile

service market

has lost 16.81

connections

million

since July

has been the

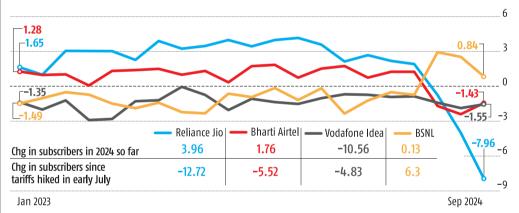
On a customer addition spree since early 2022, market leader Jio saw a dip in its user base in July for the first time in more than two years. Initially moderate at 0.75 million, the number of customers leaving the service increased to 7.95 million by September, resulting in the telco ending Q2 with 12.72 million fewer users. Analysts point out that Jio had seen a bigger dip after the December 2021 hike.

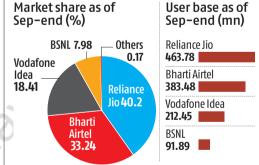
Winners and losers

BSNL was caught in its own plight while trying to launch 4G services and still planning for 5G. In July, the BSNL Employees Union called the industry-wide tariff hike arbitrary. However, the firm has reaped the biggest reward

TELECOM TALLY

Monthly change in user base (million)





Average revenue per user for wireless service



from the tariff hikes of the private sector trio. With BSNL keeping its tariffs unchanged, a large number of subscribers using entry-level plans shifted to the state-owned telco. After losing subscribers for two straight years, it added 2.9 million users in July. While the pace of customer additions reduced to 0.84 million in September, Q2 has given the management of the

telco a glimpse of what may be possible.

"This has shown a large chunk of entry level users remain open to an alternative service provider. More importantly, these few months have

proven that even many 4G users are looking for more competitive prices if they get quality service," a senior BSNL official said. The loss-making firm aims to

roll out its home grown 4G network nationwide with 100,000 towers by the middle of next year. It is confident about the stickiness of the new users and hopes to build on them.

However, despite the additions, BSNL had 1.61 million fewer users at the end of September this year than in September 2023. In October, BSNL Chairman and

Managing Director Robert J Ravi made a statement that got noticed — that the telco will not raise tariffs in the foreseeable future. That is a contrast to Bharti Group Chairman Sunil Bharti Mittal's constant reminder to the industry that tariff hike is the only way and that Bharti Airtel would not shy away from it.

Analysts believe the market may be shifting back soon. "A large part of SIM consolidation has already happened in the last few months, which has resulted in moderation in the subscriber addition rate," says Ankit Jain, vice-president, and sector head at ICRA Ltd. "There has been some churn from the incumbents towards BSNL, largely estimated to be low income generating subscribers.'

In all this, Vi has seen a double whammy. While entry-level users left the telco for the cheaper plans of BSNL, the lack of 5G services has prompted the higher-end users to shift to Jio and Airtel.

As a result, the financially beleaguered telco has lost more than 10.5 million users in the first nine months of this year. The trend has further complicated its plans of raising debt funding from banks. Despite adding a record Rs 42,000 4G sites in Q2, the company's 4G subscriber base was impacted by the tariff hikes, and shrank by 0.8 million to 125.9 million. Before this, Vi had recorded 11 straight quarters of 4G subscriber additions.

Bigger impact

The hike's biggest impact has been the customer churn: India's mobile service market has lost 16.81 million connections since July.

Coming to the crucial cost factor, an analyst points out that out of the three private telecom operators, Jio still has the cheapest plans. Its prices are lower by 7 to 13 per cent. "So, it does not make sense for customers to move from Jio to BSNL. People relinquished their extra connections,"he savs.

But the tariff hike is influencing the pace of adoption of 5G. Jio gained 22 million 5G users in Q1 FY25, which fell to 18 million new additions in Q2. After logging in 18 million new 5G customers in Q1, Airtel did not reveal the number for Q2. Based on the last reported numbers, Jio had 148 million 5G users, and Airtel had 90 million. Taken together, they represent a fifth of the 1.16 billion mobile connections in the country as of September-end.

Both have offered 5G services at 4G prices. Experts believe a return to the pre-tariff-hike status is around the corner in this cost-sensitivemarket. Need for further tariff repair, as Airtel CEO Gopal Vittal mentioned recently, is indeed in the air, but it must wait.

THE ASKA CO-OPERATIVE SUGAR INDUSTRIES LTD.

P.O. Nuagam (Aska) - 761111, Ganjam District, Odisha e-mail:askasugar@yahoo.co.in, GSTIN : 21AAAAT5989L1Z0

SHORT TENDER CALL NOTICE

Letter No: GAD/F-217/1797

Dated: 02.12.2024 Sealed tender is invited in prescribed form from the reputed Manpower Service Providing Agency

having valid labour License, EPF, GST & Statutory code numbers for deployment of about 223 nos. of Manpower of different categories during the Sugarcane Crushing Season 2024-25. For details, please visit our website (www.askasugar.com) under "Tender". Tender documents complete in all respect must reach the undersigned in sealed cover through Speed Post/ Registered Post/ Courier on or before Dt. 10.12.2024 by 05.00 P.M. The authority reserves the right to reject any/all proposals without assigning any reason thereof. Managing Director



Regd Office: IIFL House Sun InfoTech Park Road No.16V Plot No.B-23. MIDC Thane Industrial Area Wagle Estate Thane - 400604 Tel: (91 -22)3929 4000 / 4103 5000/ 62727000 Fax (91 -22 2580 6654 E-Mail id - Secretarial@iifl.com Website:- www.iiflsecurities.com

PUBLIC NOTICE

Notice is hereby given to general public and specifically to the clients/ customers of IIFL $\,$ Securities Ltd., its group & associate companies that Ms. AMAN VISHWAKARMA residing HOUSE NO 1328, A-2 SCHEME NO 136, INDORE, MADHYA PRADESH - 456010, who was our Authorised Person having AP Code Authorized Person Registration No NSE - CASH /FO -AP1493563381 Dated :- 11/04/2023, MCX -MCX/AP/160251 Dated: - 04/05/2023.

having its office at HOUSE NO 1328, A-2 SCHEME NO 136, INDORE, MADHYA PRADESH 456010 branch(hereinafter referred as "the AP"), had committed various unethical acts and violated the Company's Code of Conduct, Rules, Policies and directions as applicable from time to time. Therefore, the termination notice dated 14/11/2024 has already been issued to the said AP.

In this regard also SEBI vide its Circular CIR/MIRSD/16/2011 dated 22nd August 2011 issued the Guidance Note which clearly states that the payment must be made in broker's bank account and not to sub broker or agent's account. Further, the Risk Disclosure Document also clearly explained that the return in securitymarket is related to volatility of various factors and cannot be assured.

We therefore hereby caution the general public including our clients/ constituents that no such scheme was ever introduced by the IIFL Securities Ltd., its group & associate companies and amount paid to the said APwas never received by the Company and hence any person dealt with the said AP in respect of said scheme was at their own risk and consequences

For any information/request/queries/placing orders we request you to contact on 022-40071000/ Email Id - cs@iifl.com .

TATA **TATA INVESTMENT CORPORATION LIMITED**

CIN: L67200MH1937PLC002622 Regd. Office: Elphinstone Building, 10 Veer Nariman Road, Mumbai- 400 00 Tel: 022-66658282 E-mail: ticl@tata.com

POSTAL BALLOT NOTICE AND E-VOTING INFORMATION

NOTICE is hereby given that in accordance with the provisions of Section 110 read with Section 108 and other applicable provisions, if any, of the Companies Act, 2013, ('the Act') (including any statutory modification(s) or re-enactment(s) thereof for the time being in force), read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014, ('Rules'), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI Listing Regulations') and the Secretarial Standard-2 on General Meetings issued by the Institute of Company Secretaries of India ('SS-2'), each as amended, and in accordance with the requirements prescribed by the Ministry of Corporate Affairs ('MCA') vide its General Circular Nos.14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, Circular No. 9/2023 dated September 25, 2023 and various subsequent circulars issued, read with Circular No. 9/2024 dated September 19, 2024 (collectively referred to as ('MCA Circulars'), and Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 dated October 3, 2024 issued by Securities and Exchange Board of India ('SEBI'), the Resolutions as set out hereunder are proposed for approval of the Members of Tata Investment Corporation Limited ('the Company'), through postal ballot by way of remote electronic voting (remote e-voting) process only.

Sr. No.	Particulars	Mode of Resolution
1.	Appointment of Mrs. Alice G. Vaidyan (DIN: 07394437) as an Independent Director of the Company	Special Resolution
2.	Re-Appointment and Re-Designation/Elevation of Mr. Amit N. Dalal (DIN: 00297603) from Executive Director to Managing Director of the Company	Ordinary Resolution

In accordance with the aforesaid Circulars, the Company has sent the Postal Ballot Notice on Wednesday, December 4, 2024 in electronic form only to those Members whose names appeared in the Register of Members/List of Beneficial Owners as received from Link Intime India Private Limited, the Company's legistrar and Transfer Agent ('RTA') / Depositories as on Friday, November 29, 2024 ('Cut-Off date') and whose email addresses are registered with the Company/RTA/Depository Participants (DP). Accordingly, physical copy of the Notice along with the Postal Ballot Form and pre-paid business reply envelope has not been sent to the Members for this Postal Ballot. A person who is not a Member on the cutoff date shall treat this Notice for information purposes only.

The Postal Ballot Notice is also available on the Company's website <u>www.tatainvestment.com</u> and the website of National Securities Depository Limited ('NSDL') https://evoting.nsdl.com. These details are also available on the website of the stock exchanges where the equity shares of the Company are listed i.e. BSE Limited (www.bseindia.com) and National Stock Exchange of India Limited (www.nseindia.com).

The Company has engaged the services of NSDL to provide remote e-voting facility to its Members and the communication of assent or dissent of the Members would only take place through the remote e-voting system.

Remote E-Voting Schedule:

Commencement of remote e-voting period	Monday, December 9, 2024 at 9:00 a.m. (IST)
Conclusion of remote e-voting period	Tuesday, January 7, 2025 at 5:00 p.m. (IST)

The remote e-voting module shall be disabled by NSDL thereafter and Members will not be allowed to vote electronically beyond the said date and time. Voting rights of the Members shall be in proportion to the shares held by them in the paid-up equity share capital of the Company as on Cut-off date. Once vote on the Resolution is cast, the Member will not be able to change it subsequently. Only those Members whose names are recorded in the Register of Members of the Company or in the List of Beneficial Owners as on the Cut-off date will be entitled to cast their votes by remote e-voting.

To facilitate the Members to receive this Notice electronically, the Company has made arrangements with its RTA for registration of email addresses in terms of the MCA Circulars, Eligible Members who have not registered their email addresses with the Company may register the same with the RTA by visiting the Link: https://liiplweb.linkintime.co.in/EmailReg/Email_Register.html on or before 5.00 p.m. (IST) on Tuesday, December 31, 2024 and completing the registration process as guided therein, basis which, NSDL will email a copy of the Notice along with the remote e-voting User ID and Password. The procedure to register email address with the RTA and the procedure for remote e-voting is provided in the Notice of Postal Ballot. Members holding shares in physical form or who have not registered their email address with the Company may also exercise their voting rights by following the procedure given in the Notice of Postal Ballot.

The Board of Directors of the Company has appointed Mr. P. N. Parikh (Membership No. FCS 327 CP 1228) or failing him, Ms. Sarvari Shah (Membership No. FCS 9697 CP 11717) or failing her, Mr. Mitesh Dhabliwala (Membership No. FCS 8331 CP 9511), of Parikh & Associates, Practicing Company Secretaries, as the Scrutinizer to conduct the Postal Ballot and e-voting process in a fair and transparent manner.

After completion of scrutiny of the votes cast, the Scrutinizer will submit his report to the Chairman of the Company, or any other person authorized by him. The results declared along with Scrutinizer's Report shall be announced by the Chairman or such authorized person within two working days from the conclusion of remote e-voting period for Postal Ballot. The results of remote e-voting along with the Scrutinizer's Report will be displayed on the website of the Company at www.tatainvestment.com, the website of NSDL at www.evoting.nsdl.com and shall also be communicated to the Stock Exchanges where the Company's Equity Shares are listed viz. BSE Limited ('BSE') and National Stock Exchange of India Limited ('NSE') and made available on their respective websites viz. at www.bseindia.com and www.nseindia.com. The results shall also be displayed on the Notice Board at the Registered Office of the Company.

The Resolutions, if passed by requisite majority, will be deemed to be passed on the last date of the voting period i.e. Tuesday, January 7, 2025.

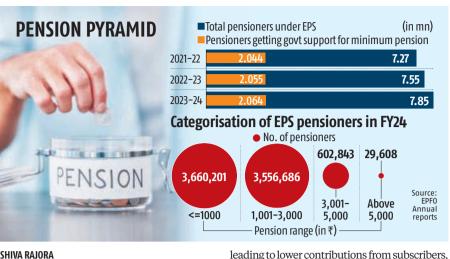
In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on: 022 – 4886 7000 or send a request to Mr. Amit Vishal, Deputy Vice President or Ms. Pallavi Mhatre, Senior Manager – NSDL at <u>evoting@nsdl.co</u>m or contact at NSDL, 3rd - 7th Floor, Naman Chambers, Plot C32, G - Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051, India.

For Tata Investment Corporation Limited

Place: Mumbai Date: December 4, 2024

Jamshed Patel Company Secretary and Chief Compliance Officer ACS 40081

EPS subscribers with ₹1K pension rose 3% to 3.66 mn in FY24



SHIVA RAJORA New Delhi, 4 December

The total number of pensioners receiving minimum assured pension of ₹1,000 under the Employee Pension Scheme (EPS) has increased by 3 per cent to 3.66 million in the financial year 2023-2024 (FY24) compared to the previous year, according to the data from the **Employees** Provident Fund Organisation's(EPFO) latest annual report reviewed by Business Standard.

The data shows that the central government provided a support of ₹957 crore during FY24 for the minimum pension. Of the total number of pensioners, those who received government support to avail the minimum ₹1.000 monthly pension under EPS increased marginally to 2.06 million in FY24 from 2.05 million in FY23.

The total number of pensioners under the EPS rose by nearly 4 per cent to 7.85 million. In September 2014, the government had

given effect to worker unions' demand for the implementation of a minimum pension under EPFO, thus providing a minimum pension of ₹1,000 per month for members, ₹750 per month for orphan pensioners, and ₹250 per month for children pensioners. Any shortfall in this amount is borne by the government. EPS applies to EPFO subscribers with basic monthly pay of upto ₹15,000.

Experts say that high incidence of beneficiaries receiving government support to avail the minimum monthly pension is due to the stag-

thus necessitating government contributions. KR Shyam Sundar, adjunct professor, Management Development Institute, says that a large number of subscribers under the EPS are lowly paid workers, thus severely limiting their contributions towards their pension during their working age, making them dependent more on social capital rather than pension.

"EPS is a contributory scheme and the pension thus received is proportional. However, the stagnation in wages and an increase in inflation during a worker's lifetime means that contributions are less, thus leaving a worker with very little corpus and little pension afterwards, which then has to be supplemented by the government funds" he said

Citing living costs, worker unions have been advocating for an increase in the minimum monthly pension. A delegation of the EPS-95 National Agitation Committee had met with senior officials of the EPFO earlier this year to press for a minimum monthly pension of ₹7,500. Similarly, Chennai EPF Pensioners' Welfare Association had written to Union Labour Minister Mansukh Mandaviya to increase the minimum monthly pension to ₹9,000.

"With inflation inching up and the minimum pension being fixed almost a decade back, it is pertinent that the government revises the minimum pension upwards, as is being demanded by various quarters. This will not only help the health of elderly pensioners, it will also boost the consumption expenditure nation in wages of workers and high inflation, in the economy," added Sundar.

Name of Authorised

Vijav Ghanshvambhai

Pujara

Place: Mumbai

Date: December 03, 2024

India's health at a sugar tipping point, 50% see glucose imbalance

New Delhi, 4 December

the country.

India is witnessing a diabetes epidemic in the making, with multiple research reports indicating a surge in its prevalence across

According to a report by diagnostic service provider Thyrocare, 49.43 per cent of the tested population in India exhibited abnormal blood glucose levels, with 27.18 per cent identified as diabetic and 22.25 per cent as predia-

compared to The study, which analy-23.51% among sed HbA1c (glycated haemoglobin) test results from

1.96 million adults undergoing routine health checkups in 2023, follows a similar report published in The Lancet journal, which indicated that a quarter of adults living with diabetes globally in 2022 were in India.

The numbers reflect an increasing uting factors," he added. prevalence of the disease, as another study by the Indian Council of Medical Research-India Diabetes esti-

mated the prevalence of diabetes and prediabetes in India at 11.4 per cent and 15.3 per cent, respectively. Commenting on the

factors behind the rise in diabetes cases, Dr Ashok Kumar Jhingan, senior director at the Centre for Diabetes, Thyroid, Obesity and Endocrinology, BLK-Super Speciality Hospital, said that environmental and lifestyle changes resulting from industrialisation and migration to urban environments may largely be responsible for this epidemic in India.

"Obesity, especially central obesity and increased visceral fat due to physical inactivity, along with the consumption of high-calorie, high-fat, and high-sugar diets, are major contrib-

Gender, age-wise diabetes prevalence alarmingly high

The Thyrocare study also highlighted alarming trends in the age and gender disparities in the disease's incidence. According to the study, males had a higher diabetes prevalence at 30.84 per cent, compared to 23.51 per cent among females in 2023.

This marks a rise from the National Family Health Survey-5 findings for 2019-2021, which reported diabetes prevalence at 16.8 per cent for males and 15.4 per cent for females.

Prediabetes prevalence, however, remains relatively balanced between genders, with males and females at 21.56 per cent and 22.95 per cent, respectively, according to the Thyrocare report.

Data also revealed the highest diabetic burden among people aged 65 and above, with 44.92 per cent of the sample testing positive for diabetes. This group was followed by the 51-65 age group, where 41.85 per cent tested

positive for diabetes.

"Worrying trends show an increasing prevalence in the economically active age group of 36-65 years. Young adults between 18 and 35 years also show a higher prevalence of prediabetes than diabetes, indicating a high potential to develop the disease," the Thyrocare study reported.

Explaining why the economically active age group is increasingly affected, Dr Manisha Arora, director -internal medicine at the CK Birla Hospital, Delhi, noted that a more sedentary lifestyle, reduced physical activity, increased stress levels, and migration to urban areas are all contributing factors.

"Additionally, genetic factors play a major role, as Indians are more prone to insulin resistance, which can manifest earlier when compounded by other risk factors," she added.

Dr Verma highlighted the need for a comprehensive policy focused on early detection, and promoting diabetes prevention through awareness campaigns, regular screening programmes, and health initiatives.

"Stress management and raising awareness about the potential compli cations of diabetes, especially since it may not present symptoms in the early stages, are equally crucial," she added.

A year of surprises: Triptii Dimri tops IMDb list of stars

VANITA KOHLI-KHANDEKAR Pune, 4 December

Triptii Dimri is India's most popular star for 2024. The 29-year-old actor from Animal, Laila Majnu, and Bhool Bhulaiyaa 3 has ranked no. 1 on IMDb's list of the top 10 stars, beating Shah Rukh Khan and Prabhas, among others.

Another 29-yearold, Ishaan Khatter, comes in at no. 3 with his second international TV series, The Perfect Couple (Netflix), where he stars with Nicole Kidman.

Sharvari (Munjya, Maharaj, and Vedaa) joins him in a list that illustrates that stardom is now completely pan-Indian, much like our

Multi Commodity Exchange of India Limited

Exchange Square, CTS No. 255, Suren Road, Chakala, Andheri (East), Mumbai – 400 093.

PUBLIC NOTICE

This is to inform that SEBI vide its order No. SEBI Order QJA/AA/IVD-1/ID5/31035/2024-25 dated

November 29, 2024 has prohibited the following Authorised Person from accessing the securities

market and from buying, selling or otherwise dealing in the securities market, directly or indirectly,

in any manner whatsoever, for a time period of two years. The AP is affiliated with the Member,

Any person henceforth dealing with the above mentioned Authorised Person should do so at their

Address of AP

Sola Road, Naranpura, Ahmedabad,

Gujarat-392011, Mob: 9376435700

Email id: vijaypujara007@gmail.com

For Multi Commodity Exchange of India Ltd.

Authorised Signatory – Membership Department

72/861, Karnavati Apartment,

Tipsons Stock Brokers Pvt. Ltd. (SEBI Regn. No. INZ000217531).

PAN

AGXPP5209R

Investors are advised to take note of the above.

IMDb rankings are based on page views from over 250 million monthly visitors to IMDb worldwide. Stars who consistently ranked the highest in the weekly rankings in 2024 make it to the top 10. IMDb, a subsidiary of Amazon, is a global authority on movies, television shows, and celebrities.

Men had a

30.84%,

higher diabetes

prevalence at

lists, the ranking depends, it seems, on prolificity. In 2023, Khan, riding high on the success of Pathaan, Jawaan, and Dunki, topped the list. In 2022, it was Dhanush with Thiruchitrambalam and a role in Ryan Gosling's The Grav Man. There are many variations because, "the list allows us to capture trends

Going by previous

across India's entertainment industries, stemming from pan-Indian titles and the increased discovery of regional movies by a broader Indian audience", says Yaminie Patodia, head of IMDb India.

The evergreens remain even without movie releases. Khan and Aishwarya Rai Bachchan consistently appear in the weekly rankings.

Can these lists be doctored by stars and their public relations teams? "Our proprietary algorithm for STARmeter rankings uses sophisticated data analysis to detect and neutralise any attempts at manipulation, claims Patodia.

AP Code

MCX/AP/5301



THE STARCAST TOP 10 MOST POPULAR INDIAN STARS 2024

Triptii Dimri

Deepika Padukone Ishaan Khatter

Shah Rukh Khan

Sobhita Dhulipala Sharvari

Aishwarya Rai Samantha Ruth

Alia Bhatt

1 Shah Rukh Khan 4 Wamiga Gabbi

5 Navanthara

6 Tamannaah Bhatia

7 Kareena Kapoor Khan



8 Sobhita Dhulipala **9** Akshay Kumar **10** Vijav

Sethupath

SAMMAAN CAPITAL LIMITED Regd off: 5th Floor, Building No. 27, KG Marg, Connaught Place, New Delhi - 110001 NOTICE FOR SALE OF STRESSED FINANCIAL ASSETS

Sammaan Capital Limited, a non-banking financial company, invites Expression of interest (EOI) along with non-disclosure agreement for sale of Stressed Financial Assets. Interested eligible investors are requested to intimate their willingness to participate in the auction by way of an "Expression of Interest"

The data room will be open from Dec 5, 2024 to Dec 20, 2024, and last day for submission of bid is Dec 22, 2024

For detailed terms and conditions, please mail us at: loanassignment scl@sammaancapital.com

Mumbai, Dec 5, 2024



H.O. Law & Recovery Department Corporate Office, Block-3, NBCC Office Block, East Kidwai Nagar, Delhi-11002 E-mail: ho.lr@psb.co.in

Puniab & Sind Bank invites Expression of Interest (EQI) from all the eligible participants as

bidding process of the account by way of an "Expression of interest", "Undertaking" and after execution of "Non-disclosure Agreement", if not already executed (as per the timelines mentioned in web-notice) by contacting on e-mail id: g.sirinivas@psb.co.in & ho.lr@psb.co.in Please visit Bank's website and click on the link https://punjabandsindbank.co.in/content/arc for further details (web notice).

stage without assigning any reasons by uploading the corrigendum on Bank's website The decision of the Bank shall be final and binding.

Plot No. 4, Dwarka Sector-10, New Delhi-110075

Email Id: hosd@pnb.co.in, Tel # 011-28044857

PUBLIC NOTICE

Notice is hereby given that Share Certificates of the Bank mentioned below have

been reported lost/misplaced/stolen and the registered holders thereof / claimants

Folio No. Share Certificate

15930

thereto have requested for issue of duplicate share certificates

1095878

Sr. Name of

No. Shareholders

Place: New Delhi

Jaikumar Sakhare

Jt. Holder-1)

पंजाब नैशनल बैंक

PROPOSAL FOR SALE OF FINANCIAL ASSETS TO ARCS/ PERMITTED TRANSFEREES

per applicable regulations issued by Reserve Bank of India/ regulators for transfer o stressed loan exposure of 1 account with aggregate Book Outstanding of Rs.40.13 Crore through E-auction under Swiss Challenge method on "As is where is", "As is what is" "Whatever there is" and "Without any recourse" basis. All interested eligible participants are requested to submit their willingness to participate i

lease note that Bank reserves the right not to go ahead with the proposed transfer proces and also modify schedule dates mentioned in web notice, any terms & conditions etc. at any

Distinctive No. of No. of Shares Shares

115

6738282550-

6738282664

punjab national bank

INDIA NIPPON ELECTRICALS LIMITED

CIN: L31901TN1984PLC011021

Regd. Office: No.11 & 13, Patullos Road, Chennai - 600 002. Tel: 044-28460063/73. Website: www.indianippon.com E.mail: investors@inel.co.in

Notice to the Shareholders

Transfer of Unclaimed Dividend amount and Equity Shares of the Company to Investor Education and Protection Fund (IEPF) Account

Notice is hereby given to the shareholders of the Company pursuant to Section 124(6) of the Companies Act, 2013 ("the Act") read with Rule 6 of the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 as amended from time to time ('the Rules').

Shareholders who have not claimed their dividends declared by the Company for FY 2017-18 which remains unpaid / unclaimed for a period of seven consecutive years will be credited to the Investor Education and Protection Fund (IEPF) on or after March 7, 2025 & June 14, 2025 considering the due dates of the first and second interim dividends for the

Accordingly, shares of those shareholders who have not enchased their dividend for seven consecutive years from FY 2017-18 (both first and second interim dividends) will be transferred to the Demat of IEPF authority. In this regard, Individual notices have been sent to the shareholders whose shares are liable to be transferred to the IEPF Authority and the Company also uploaded full details of such shareholder(s) and shares due for transfer to the IEPF including the details of unpaid or unclaimed dividends on such shares on its website at www.indianippon.com. Such shareholders are requested to claim their first and second interim dividends declared by the Company for the Financial year 2017-18 and subsequent years' dividends before the same are transferred to the IEPF Authority i.e., on or before March 06, 2025 & June 13, 2025 failing which the shares shall be transferred to the IEPF. Please note that thereafter no claim shall lie against the Company in respect of unclaimed dividends and shares transferred to the IEPF / IEPFA Account respectively. Shareholders are requested to note that both the unclaimed dividend and the shares transferred to the IEPF Authority

including all benefits on such shares, if any can be claimed back by them from the IEPF Authority, after following the procedure prescribed under the IEPF Rules.

In connection with the transfer of equity shares to IEPF, pls note the following:

- a. Shareholders holding shares in Physical form: Duplicate share certificate(s) will be issued and transferred to IEPF. The original share certificate(s) registered in your name(s) and held by you, will stand automatically cancelled. b. Shareholders holding shares in the Dematerialized form: Your demat account will be debited for the shares liable for
- In case the concerned shareholders wish to claim the shares after transfer to IEPF, a separate application has to be made

to the IEPF Authority in Form IEPF-5, as prescribed under the Rules and the same is available at IEPF website i.e.,

In case of any queries on the above matter, shareholders are requested to contact the company's Registrar and Share Transfer Agents, M/s Cameo Corporate Services Ltd, "Subramanian Building", 1 Club House Road, Chennai 600002. Tel: 044-28460390 email ID: investor@cameoindia.com or nodal officer of the Company

> For India Nippon Electricals Limited S Logitha Place: Kolkata Company Secretary & Nodal Officer



POPULAR INDIAN STARS 2 Alia Bhatt 3 Deepika

Manaksia Coated Metals & Industries Limited

Corporate Identity Number: L27100WB2010PLC144409 Regd. Office: 8/1 Lal Bazar Street, Bikaner Building, 3rd Floor, Kolkata-700 001 Phone No.: +91-33-2243 5053/5054 Email: investor.relations@mcmil.in: Website: www.manaksiacoatedmetals.com

Padukone

NOTICE OF 3RD EXTRA-ORDINARY GENERAL MEETING AND INFORMATION ON E-VOTING

NOTICE is hereby given that the 3rd (Third) Extra-Ordinary General Meeting (the "EOGM" or the 'Meeting") of the members of Manaksia Coated Metals & Industries Limited (the Company) will be held on Thursday, 26th December, 2024, at 12:30 p.m. (IST) through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM") to transact the businesses as set out in the Notice convening the Meeting (Notice) in compliance with the applicable provisions of the Companies Act, 2013 ("Act") and rules made thereunder and Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") read with General Circular Nos. 14/2020, No. 17/2020, No. 20/2020, No. 02/2021, No. 19/2021, No. 02/2022, No. 10/2022, 09/2023 and 09/2024 dated April 8, 2020, April 13, 2020, May 05, 2020, January 13, 2021, December 8, 2021, (hereinafter, collectively referred as the MCA Circulars) issued by the Ministry of Corporate Affairs read with SEBI Circular Nos. SEBI/HO/CFD/CMD1/CIR/P/2020/79, SEBI/HO/CFD/CMD2/CIR/P/2021/11, SEBI/HO/CFD/CMD2/CIR/P/2022/62, SEBI/HO/CFD/PoD-2/P/CIR/2023/4, SEBI/HO/CFD/CFD-PoD-2/P/CIR/2023/167 and SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 dated May 12, 2020, January 15, 2021, May 13, 2022, January 05, 2023, October 07, 2023 and October 3, 2024 respectively issued by Securities and Exchange Board of India (herein after collectively referred to as "Circulars").

In accordance with the above Circulars, the Notice convening the EOGM has been sent on 04th December, 2024 only through e-mails to those members whose e-mail Ids are registered with the Company or the Registrar and Share Transfer Agent (the "RTA") i.e., Maheshwari Datamatics Pvt. Ltd. or the Depository Participant(s). The Notice of the EOGM is available on the website of the Company at www.manaksiacoatedmetals.com, websites of the Stock Exchanges where the equity shares of the Company are Listed i.e. National Stock Exchange of India Limited and BSE Limited at www.nseindia.com and www.bseindia.com and on the website of NSDL (Agency engaged for providing e-voting facility) at www.evoting.nsdl.com respectively.

REMOTE E-VOTING INFORMATION

- Pursuant to the provisions of Section 108 of the Act, read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended, Regulation 44 of the Listing Regulations and Secretarial Standard on General Meeting issued by the Institute of Company Secretaries of India, the Company is pleased to provide E-voting facility to the members to cast their votes electronically on all resolutions proposed to be considered at the 3rd EOGM through National Securities Depository Limited ('NSDL') e-voting platform.
- The remote e-voting window will open at 09.00 A.M. (IST) on Monday, the 23rd December 2024 and close at 05.00 P.M. (IST) on Wednesday, 25th December, 2024. During this period the members of the Company holding shares either in physical form or in dematerialized form, as on the cut-off date (record date), i.e. Thursday, 19th December, 2024 may cast their vote electronically. The e-voting module will be disabled thereafter by NSDL. Once the vote is cast by the Member he/she shall not be allowed to change it subsequently. The voting rights of the members shall be in proportion to their shares of the paid up equity shares capital of the company as on the cut-off date of Thursday, the 19th December, 2024. Members who have casted their votes by remote e-voting may attend the meeting but will not be entitled to cast their votes at the meeting once again. A person who is not a Member on the cut-off date should accordingly treat the Notice of the EOGM for information purposes only. Any person who acquires shares of the Company and becomes a Member of the Company after dispatch of the Notice of the EOGM and holding shares as on cut-off date (record date) i.e., Thursday, the 19th December, 2024 may write to NSDL at evoting@nsdl.co.in or mdpldc@yahoo.com requesting for user ID and password for remote e-voting. Members already registered with NSDL for remote e-voting can however use their existing user ID and password for this purpose.
- In case of any query/grievance, Members may refer to the Frequently Asked Questions (FAQS) for Shareholders and e-voting User Manual for Shareholders available under the Downloads section of NSDL's e-voting website www.evoting.nsdl.com or call on toll free no.: 022-4886 7000 or send a request at evoting@nsdl.co.in or contact the following concerned persons:
- (a) Ms. Pallavi Mhatre, Senior Manager, NSDL, Trade World, "A" Wing, 4th Floor, Kamala Mills Compound, Lower Parel, Mumbai- 400 013 at Telephone no. 022-24994360/022-24994545
- or at E-mail ID: pallavid@nsdl.co.in and evoting@nsdl.co.in. (b) Mrs. Shruti Agarwal, Company Secretary, Manaksia Coated Metals & Industries Limited, 8/1 Lal Bazar Street, Bikaner Building, 3rd Floor, Kolkata - 700 001 at Telephone no. 033-22435053

or E-mail at investor.relations@mcmil.in INSTRUCTIONS FOR MEMBERS ATTENDING THE EOGM THROUGH VC/OAVM

Members will be provided with a facility to attend the EOGM through VC/OAVM through the NSDL e-Voting system. Members may access the same at www.evoting.nsdl.com/ under shareholders/members login by using their remote e-voting login credentials. The detailed procedure for attending the EOGM through VC/OAVM is mentioned in the Notice of the EOGM. The Results of voting will be declared within 2 working days from the conclusion of the 3rd EOGM. Such Results will be forwarded by the Company to the National Stock Exchange of India Limited (NSE) and BSE Limited (BSE). The declared Results alongwith the Scrutinizer's Report will also be available forthwith on the Company's corporate website at www.manaksiacoatedmetals.com

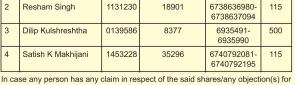
and on NSDL's e-voting website at www.evoting.nsdl.com.

BY ORDER OF BOARD OF DIRECTORS For Manaksia Coated Metals & Industries Limited

Shruti Agarwal Company Secretary

Membership No. F12124 Date: 4th December, 2024





the issuance of duplicate certificate(s) in favour of the above stated shareholder(s)/ claimant(s), he/she/they should lodge their claim or objection within 15 days of the date of publication of this Notice. If within 15 days from the date hereof no claim is received by the Bank in respect of the said certificate(s), duplicate share certificate(s)/letter(s) of confirmation will be issued. The public is hereby cautioned against dealing in any way with the above mentioned certificate(s) For Punjab National Bank

> (Ekta Pasricha) Company Secretary

Chennal : 04.12.2024 Date









Business Standard NEW DELHI | THURSDAY, 5 DECEMBER 2024 Thursday, 5 DECEMBER 2024 Thursday, 5 DECEMBER 2024

OUICK TAKE: OBEROI REALTY'S SOLID FOUNDATION

Shares of Oberoi Realty climbed 5.1 per cent to ₹2,164 apiece, extending their two-week gain to 13 per cent. The latest rally was sparked by Nomura's initiation of coverage on the stock with a 'buy' rating and a target price of ₹2,500. Nomura emphasised Oberoi Realty's strong growth prospects, driven by its robust project pipeline and favourable financial position



Economist, Morgan Stanley

Nifty Next 50 muscles ahead in passive arena with 2x AUM jump

On track to become the largest passive option after Nifty 50 and Sensex

Mumbai, 4 December

assive funds tracking the National Stock Exchange Nifty Next 50 Index have seen their assets under management (AUM) more than double in the past year. The index's growing popularity can be attributed to its robust 50 per cent return over the same period.

Currently, the AUM of funds tracking the Nifty Next 50 index stands at nearly ₹30,000 crore. The top 10 schemes had a cumulative AUM of ₹27,800 crore at the end of October 2024, up from ₹13,400 crore a year ago.

These schemes are close to overtaking Bank Nifty schemes, which have an aggregate AUM of ₹32,000 crore.

In the pecking order, the benchmark Nifty 50 and S&P BSE Sensex are the only other indices with higher AUM.

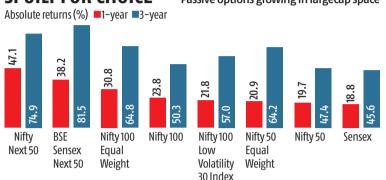
The Nifty 50 index comprises the top 50 stocks, while the Nifty Next 50 index. as the name implies, includes the next 50 companies. Together, these two indices form the Nifty 100 index, offering a broader representation of the Indian stock market.

The growing popularity of the Niftv Next 50 intensifies competition in the largecap investment space, which is dominated by active largecap funds and passive schemes tracking the Nifty 50 and Sensex. Wealth managers believe the Nifty Next 50's position between the blue-chip Nifty 50 and midcaps make it a differentiated offering in the large-





Passive options growing in largecap space



Largecap indices tracked by MFs (TRI)

investor portfolios.

"Positioned between the Nifty 50 and midcap stocks, the Nifty Next 50 gives investors exposure to companies ing fully into the midcap space. We recon their way to joining the top 50 as well ommend it as a complementary

cap space and a strategic addition to as those transitioning towards the midcap space after exiting the Nifty 50. They can appeal to investors seeking slightly higher returns without ventur-

addition to a diversified portfolio rather than a core holding," said Vaibhav Porwal, co-founder, Dezerv.

Most wealth managers do not view the passive product as a replacement for active largecap funds.

"While the Nifty Next 50 has delivered outperformance compared to other largecap funds in some instances, we believe a diversified portfolio with actively managed funds s a better approach. Active fund managers have the flexibility to make calls and adjust portfolios in response to market conditions, which index funds cannot. Index funds also carry the risk of holding underperforming stocks until the next rebalancing, which occurs every six months," said Feroze Azeez, deputy chief executive officer, Anand Rathi Wealth.

Active largecap funds have been central to the active versus passive debate in recent years, as reports indicate that most have struggled to outperform their benchmarks over time.

"Given the increasing market efficiency in the largecap space, its narrow universe, and the high expense ratio differential, it is becoming increasingly difficult for largecap fund managers to provide meaningful outperformance. In this context, for participation in the largecap space, we prefer passive largecap options or largecap-biased flexicap funds over actively managed largecap funds for longer time frames," said Jiral Mehta, senior research analyst,

'Return expectations need to be moderated'

Kotak AMC says earnings growth may pick up from next year

SUNDAR SETHURAMAN Mumbai, 4 December

Investors need to moderate their return expectations from the equity market and should be careful before taking positions. Kotak Asset Management Company's Chief Investment Officer (CIO)-Equity, Harsha Upadhyaya said, asserting that despite the positive growth outlook, the valuations remain higher.

The slowing economy and corporate earnings, as well as higher valuation, make it essential to lower average expectations from equity returns, he said.

Upadhyaya emphasised that investors should not focus solely on the strong returns of the last four years but consider the market's long-term behaviour.

Describing the current year as one of consolidation for corporate earnings, Upadhyaya predicted marginal earnings growth by the end of the year. He, however, expects earnings growth to pick up from next year onwards, driven by festive demand, good rainfall, and increased government spending.

"Sequentially, things are likely to be better because of the festive demand and good rainfall that we have seen. We should see consumption trends picking up. Also, on the investment side, the government will be forced to spend more as compared to the first half, and even if the majority of that gets onto the ground in terms of new orders and execution, that should help all the sectors that are closely linked to economic growth," he said. Kotak Asset Management Company rec-

ommends going overweight on largecaps within equities, as the correction has been slightly higher than in mid and smallcaps. After the recent market selloff, Upadhyaya

noted, that many stocks within the BSE 500

were still trading at elevated valuations. He advised investors to be cautious in selecting sectors and stocks to create sustainable wealth. "A lot of that froth has moved out of the market, but still most companies are trading at high valuations. Some of these could be justified, given higher growth. But broadly,



when you look at the markets, you have to be very careful in selecting sectors," he said.

₹ closes at new low; bond yields soften

ANJALI KUMARI Mumbai, 4 December

The rupee depreciated to a new low against the dollar while bond vields fell on the expectation of a softer interregime rate Wednesday, as the three-day December monetary policy meeting gets underway.

The Reserve Bank of India will announce the review of the policy on Friday. The rupee depreciated to a new closing low of 84.74 per dollar due to a rise in the dollar index and strong demand for the greenback among importers. was 84.70/\$ on Monday.

"The dollar index rose again, and the RBI was there at around 84.70 per dollar, we might see some strong resistance at around 84.75 per dollar level," said a dealer from a private bank.

The rupee had settled at ₹84.69 per dollar on Tuesday. The rupee has been witnessing depreciation bias and is expected to remain under pressure after disappointing domestic economic data.

THE FALL ₹ vs \$ (inverted scale)



Source: Bloomberg

Sensex up 110 pts in choppy trade

ced 110 points in a choppy trade on Wednesday helped by buying in HDFC Bank, ICICI Bank, and fresh foreign fund inflows. The NSE Nifty rose marginally by 10.30 points or 0.04 per cent to 24,467.45 as gains in IT, realty and banking shares were offset by profit-taking in auto and FMCG shares. Analysts said investors exercised caution ahead of the RBI's monetary policy announcement on Friday.

SEBI CORNER

Rules on uniform standards for nomination facilities notified

PRESS TRUST OF INDIA New Delhi, 4 November

Markets regulator Sebi has notified rules on nomination allowing nominees to act on behalf of incapacitated investors.

Additionally, it notified the rule mandating every participant to provide beneficial owners with the option to nominate a person to whom their securities will transfer upon their death.

"Every participant shall provide an option to the beneficial owner to nominate, in the

manner as may be specified, a person who shall be authorised to conduct transactions on behalf of the beneficial owner in the event $\;\;$ Depositories and Participants Regulations that of the incapacitation of the beneficial owner,"

matter with regulator

Brickwork Ratings has settled with markets

regulator Securities and Exchange Board of

India (Sebi) under which it has paid ₹1.54

crore in connection with a case pertaining to

Reserve Bank of India had undertaken a joint

inspection of Brickwork, where they found

"several irregularities". Following this, Sebi

issued an administrative warning and directed

alleged violations of norms for credit rating

agencies. In January 2020, Sebi and the

it to rectify the discrepancies.

DEVANGSHU DATTA

The new rules are aimed at enhancing investor convenience and introducing uniform standards for nomination facilities across the Indian secu-

Sebi said in a notification.



In the case of joint ownership, the owners can collectively nominate a person to receive the securities in the event of death of all the joint beneficial owners.

Further, the depository and participant will not be held liable for any action based on the nomination provided by the beneficial owner.

To give this effect, the Securities and Eychange Board of India (Sehi) has amended became effective from November 28.

Brickwork Ratings settles Axis Securities pays ₹14.62 lakh settlement

Axis Securities has settled a case with the Securities and Exchange Board of India (Sebi) pertaining to alleged front-running by one of its dealers. The firm paid ₹14.62 lakh as the settlement amount, recommended

by Sebi's advisory committee and approved by a panel of whole-time members. Sebi had alleged that Axis Securities failed to exercise due diligence as a stock broker. An inspection revealed that a dealer was front-running trades of a major client.

Kotak AMC to launch ₹2K cr private credit fund

KHUSHBOO TIWARI Mumbai, 4 December

Mahindra Asset Management Company (AMC) is set to enter the private credit market with the launch of a fund, which aims to raise between ₹1,500 crore and ₹2,000 crore, next month.

The fund will cater to the capital needs of unlisted companies by providing debt funds for acquisition financing and capital expansion.

According to Deepak of Kotak AMC, the company side "We plan to complete the fundraising within the first year and deploy the funds as soon as possible," Agrawal said.

Private credit funds provide debt financing to companies, offering an alternative to traditional bank funding sources. Companies with lower credit ratings often seek these funds that require more flexible repayment terms.

With the launch of its private credit fund, Kotak AMC will join other fund houses that have already entered this space, amid growing investor interest. "While over half a dozen fund houses have entered this space, we don't see

FUND UNFOLD ■ The fund will cater to the

capital needs of unlisted companies by providing debt funds

■ Private credit funds provide debt financing to companies, offering an alternative to traditional bank funding sources

■ Funds have seen rising interest from family offices, ultra-high networth individuals

■ Earlier this year, Aditya Birla Sun Life Asset Management Company announced its ₹2,500 crore performing credit fund

Agrawal, CIO of fixed income ourselves as late entrants. There are enough opportuniwill contribute 20 per cent of ties in the Indian ecosystem," the total funds from its own said Saurabh Tripathi, CIO-Private Credit

The returns generated by private credit funds range between 13 per cent and 16 per cent, he added.

Earlier this year, Aditya Birla Sun Life Management Company (ABSL AMC) announced its ₹2,500 crore performing credit fund, the first close for which will be done by early next year. Several other fund houses have also launched funds in the credit risk category.

Fast-growing alternative investment funds (AIFs) have witnessed rising interest from ultra-high networth individuals (UHNIs) and Indian

family offices from Tier-II cities with commitments crossing

"We have witnessed the sigicant rise of private cre a global scale. We find acceptance and need of strategies like performing credit in domestic markets--both in terms of acting as solution capital while providing investment opportunities to domestic investors. added Tripathi.

A report last year by Praxis, along with the AIF association, the Indian Venture and Alternate Capital Association (IVCA), estimated the private credit AUM in India to reach \$60-70 billion by 2028.

Disclosure: Entities controlled by the Kotak family have a significant holding in Business Standard Pvt Ltd

PropShare Platina, 1st SM Reit IPO, subscribed 1.11x

BS REPORTER Mumbai, 4 December

The initial public offering (IPO) of PropShare Platina, the first ever by a small and medium real estate investment trust (SM Reit), garnered 1.11 times subscription on Wednesday, the closing day.

crore offering was ₹10 lakhissue managed to be fully sub-

for institutional offering Securities India

latory ambit and mandated them to register. The SM Reit scheme by Property Share is Bengaluru developed by the

The price band for the ₹353 10.5 lakh per unit. While the for an office building in scribed, the portion reserved Prestige group.

which provides wildlife and on Wednesday announced a (IPO), which will open on

and

mybs.in/ipo

Jungle Camps India sets ₹68-72 price band, IPO opens Dec 10 Jungle Camps India Ltd, Enterprises (SME) — consists

December 12.

of a fresh issue of 4,086,400 conservation-focused lodges, equity shares with a face value of ₹10 each. Jungle price band of ₹68-72 per share Camps India informed that for its initial public offering 35 per cent of the shares will be allocated to retail inves-December 10 and close on tors, 50 per cent to qualified institutional buyers, and

The IPO — to list on BSE 15 per cent to high net-worth Medium individuals.

investors received bids subscription. This is the first after and Exchange Board of (Sebi) brought fractional ownership platforms in real estate under the regu-

Shares of Avenue Supermarts, the operator of DMart retail chain of supermarkets and hypermarkets, have seen a correction of about 30 per cent from highs of ₹5,400 levels in September. Analysts are calling for earnings downgrades given moderate July-September quarter (Q2FY25) results and rising competition from quick commerce (qcom) and stiff competition from Amazon and Flipkart which are also now in acom. While the earlier qcom players

offered a price advantage to DMart, Flipkart Minutes and Amazon Tez are slightly below DMart on price, while pushing qcom convenience. Zepto's discounts for orders above ₹900 also brings it below DMart in terms of pricing. DMart may see earnings estimates being reduced further as high-throughput metro stores are hit by qcom. The Q2 results and management

commentary were disappointing.

Management pointed to

competition from online grocery formats affecting growth especially in high-revenue metro stores, while

O2 results missed street consensus. Like-for-Like(LFL) growth in Q2FY25 was at 5.5 per cent vs 9.1 per cent in Q1FY25 (7.7 per cent in H1FY25) and 10 per cent in FY24. Aggressive scaling up by qcom

140 **Avenue Supermarts** 130 100 Nov 30, '23 Dec 4,'24 players are hurting brick and

THE COMPASS

Rising competition putting pressure on Avenue Supermarts

Base=100

mortar, implying further deterioration in operational metrics. DMart is now more defensive. Store expansion has slowed and the share of general merchandise & apparel (GMA) is lower. DMart Ready is still to gain full traction and private brands are

not yet relevant, as per the $management. \, Growth\, algorithms\, of$ 20 per cent topline growth have halted, and given weak Q2 and limited triggers, underperformance may continue. The stock has underperformed the market index by 6 per cent since its weak Q2 sales update. It currently trades at 79.2x the consensus 12-month forward P/E, which is below its 1-year average of 82.2x. However, this is still a very rich valuation given the competitive scenario. There appears to be threats from several quarters with the most obvious danger being the entry of new, deep-pocketed players into qcom. Consensus still seems to be at around 20 per cent top-line growth for the next three years along with margin improvement. However, it is hard to see this conviction being sustained following the commentary. Both margin and revenue growth expectations are likely to be downgraded. Monitorables include possible

recovery trends in LFL growth, any

management commentary that reveals coherent strategy around protecting DMart's business model from e-Commerce and qcom. The pace of store expansion is also crucial. The scale-up of DMart Ready is also crucial. The management has to pursue an aggressive store expansion strategy and accelerate the operationalisation of DMart Ready, and Minimax, along with improvements in LFL trends. Investors want to see a pickup in top-line growth momentum and other growth drivers, especially annual store expansion. A change in trends around qcom and e-commerce and increased management $aggressiveness \bar{in}\, scaling\, up\, DM art$ Ready would also be welcome. A meaningful improvement in GMA (higher margin) share would also be welcome. Further bearish triggers would be continued weakness in LFL and top-line growth trend, increasing competition from ecommerce and qcom players, and slower store expansion.

Shriram General Insurance.

Jain highlights that product

features like lower deductibles and multiple restorations of

the sum insured have also con-

Seasonal illnesses like dengue have exacerbated the situation.

"With increased awareness,

individuals choose hospital

treatment over self-medication

even for ailments like dengue,

claims payout," says Siddharth

Policybazaar.com found that

Maharashtra accounted for

14.5 per cent of total claims, with

an average claim size of ₹86,402.

Delhi followed, contributing 10.2

per cent of claims with an aver-

To combat rising health insur-

ance expenses, an adequate sum

insured is essential. "Even

though the average claim size is

₹81,025, severe cases can cost as

which contributes to higher

Singhal, head-health insur-

ance, Policybazaar.com.

Higher claims from

age size of ₹100,600.

What can customers do?

urban centres

tributed to higher payouts.

Rise has occurred over past 2 days, pushing stock to a 70-month high

Mumbai, 4 December

nares of HEG hit an intraday high of ₹596, rising 19.5 per cent on the BSE in Wednesday's intraday trade amid heavy volumes. The stock closed 16.7 per cent higher at ₹581.9. Over the past two days, the stock of the graphite electrode manufacturer has risen nearly 33 per cent due to a healthy outlook and reports of possible gains arising from export curbs being planned by China. It was trading at its highest level since January 2019. having previously hit a record high of ₹990 on October 16, 2018.

According to media sources, China has announced that it will implement stricter end-user and end-use reviews for graphite exports to the US.

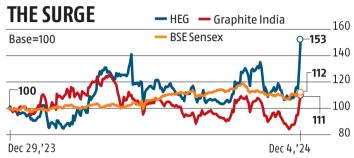
A Bloomberg report indicated that China announced an outright ban on several materials crucial to chipmaking from being exported to the US, citing concerns over military usage in a tit-for-tat move after US president Joe Biden's government escalated technology curbs on Beijing.

HEG has long been the world's largest single-site graphite electrode plant under one roof, with a capacity of 80,000 tonnes per annum (tpa). The company recently completed an expansion to 100,000 tpa, becoming the third-largest producer of graphite electrodes in the Western world. It has been exporting 65–70 per cent of its production to about 35 countries globally for more than 20 years.

HEG expects initiatives for steel industry decarbonisation to increase demand for graphite electrodes, driven by the adoption of electric arc furnace steelmaking. This will result in an additional demand of about 200,000 tonnes by 2030 (excluding China). Given the irreversible process of decarbonisation, HEG is optimistic about the growth of graphite electrode demand in the medium to long term.

According to ICICI Securities,





China's move is a response to geopolitical tensions between China and the US, with the new US president vehemently articulating his stance on imposing tariffs on Chinese goods entering US territory. If this move is implemented, it is expected to limit the availability of graphite in the US, creating a favourable opportunity for domestic graphite electrode manufacturers like HEG and Graphite India.

Sources: Bloomberg, BSE

HEG, in particular, stands to benefit as exports account for over 70 per cent of its revenue, with the US being a key market within this segment (contributing about 17 per cent of sales). Additionally, the central government has proposed a ₹9,000 crore production-linked incentive scheme for electric battery components, marking a promising development for HEG, given its intent to venture into the production of graphite anodes, a crucial component for lithium-ion batteries, according to the brokerage firm.

HEG stock closed 16.7 per cent higher on Wednesday at ₹581.9, compared to a 0.14 per cent rise in the S&P BSE Sensex. The average trading volumes on the counter surged more than fivefold, with a combined 46.65 million equity shares changing hands on the National Stock Exchange and BSE on Wednesday.

On October 18, 2024, HEG subdivided/split the face value of the company's equity shares from ₹10 each into five equity shares with a face value of ₹2. The company said that the rationale behind the stock split was to enhance the liquidity of the company's equity shares and encourage retail investor participation by making the shares more affordable

Meanwhile, shares of Graphite India rallied nearly 8 per cent to ₹614 on the BSE in intraday trade on Wednesday, Over the past two days. it has surged about 17 per cent. The stock had hit a 52-week high of ₹709.45 on April 25.



RISING HEALTH INSURANCE CLAIM SIZE Combine base policy, super topup for high coverage at optimal cost

HIMALI PATEL

The average health insurance claim payout on Policybazaar.com's platform increased from ₹62,014 in 2022-23 to ₹81,025 in 2024-25 (yearto-date), an increase of 30.7 per cent. About 38 per cent of the total claim amount paid was to individuals in the 18-35 age group. These and other numbers put out by the insurance aggregator reveal trends in health insurance claims that warrant suitable responses from customers

Rising claim size

The increase in claim size is driven primarily by medical inflation. "Medical inflation in India has hovered at around 14 per cent for the past two years," says Amitabh Jain, chief operating officer, Star Health and Allied Insurance.

Technological advancements have also contributed. "Technological advancements like robotic surgeries have pushed up treatment costs,' says Devang Mody, chief execuFinserv Health. The growing presence of corporate hospital chains and luxury healthcare facilities has led to higher claim amounts. Policies, too, have evolved to offer broader coverage. "Policies now include coverage for consumables, modern treatments (without caps), AYUSH, maternity, and other benefits," says Shashi Kant Dahuja, executive director and chief underwriting officer,

tive officer (CEO), Bajaj

much as ₹30-40 lakh. We advise **COMBATING FINANCIAL BURDEN**

■ Claims arise due to both seasonal and chronic

OF CHRONIC DISEASES

diseases, but managing chronic ailments such as heart conditions and cancer is more challenging due to higher costs

A critical illness plan can provide additional financial security by offering a lumpsum payment upon

diagnosis; this can be used to meet non-hospitalisation expenses

It can also help when hospital bills rise beyond the sum insured of the standard hospitalisation policy

■ Buying policies that offer regular check-ups can also help by enabling earlier detection

clients to buy a base policy of ₹10 lakh with a premium of ₹16,000 for a family of three (eldest aged 35). Adding a super topup of ₹90 lakh, which would cost ₹2,500-3.000, provides ₹1 crore coverage for around ₹19.000 annually. says Singhal. Opting for monthly premium payments can ease stress. S K Raghav, managing director, Lords Mark Insurance Broking Services, recommends selecting insurers with strong cashless networks to avoid outof-pocket expenses.

Young adults lead in claims

Individuals aged 18-35 accounted for 38.2 per cent of total claims, according to Policybazaar.com data. This group is susceptible to seasonal ailments (fever, viral infections, etc.), injuries, and accidents. The incidence of chronic conditions like diabetes and heart ailments is also increasing among them. "Changing lifestyles and lower immunity are contributory factors," says Dahuja. According to Raghav, higher utilisation of policies to meet maternity expenses is playing a part. Jain attributes this phenomenon to increased stress levels.

What should customers do?

The fallacy that health insurance is necessary only at an older age, say in the 50s and beyond, needs to be done away with. "One hospitalisation bill of ₹20-25 lakh can significantly impact a family's finances. A health cover should be purchased as soon as one starts earning," says Singhal.

Buying at a younger age also means one can choose from a wider range of policies. The chance of the policy proposal being rejected is lower. Raghav adds that the young can also accumulate no claim bonuses over time.

Life certificate submission deadline missed? What pensioners do next

Government pensioners have to submit a life certificate every year to prove to the authority that they are alive. This certificate must be submitted by November 30. But what if you have missed the deadline?

life certificate Read full report here: mybs.in/2dbBSxw

Consequences of

Government halts

pension payments to

avoid unauthorised

How to submit a

transactions.

missing the deadline:

post-deadline?

Visit your bank, post office, or a common service centre (CSC) to complete the process. Most pension-disbursing banks allow late submissions by pensioners.

You can also use the Jeevan Pramaan app or portal to generate and submit a Digital Life Certificate (DLC). Carry a physical life certificate and relevant pensioner details (such as PPO number and

Aadhaar) to the nearest pension disbursing branch. Confirm the successful submission with your bank or pension office to avoid interruptions in your pension.

COMPILED BY AYUSH MISHRA

Opinion, **Insight Out**



Opinion, **Monday to Saturday**

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business-standard.com



ELANGANA POWER GENERATION CORPORATION LIMITED VIDYUT SOUDHA:: HYDERABAD - 82.

T.No.e-22/CE/Civil/Thermal/TGGENCO/2024-25

YTPS - Soil investigation, Engineering, design and Construction of integrated Township with infrastructural works consisting of independent quarters (A & B type) and Multistoried (Stilt + 10 floors residential quarters (D, E & F type) including fire fighting system, Hospital building, School building, Club house, Commercial complexes, Indoor Stadium, Multipurpose Function Hall, Sports Complex, Security Rooms & Maintenance offices, site levelling and grading, Roads & Drains, Construction of underground potable water tanks, OHSR, septic tanks & STP, Avenue plantation, parking sheds, rainwater harvesting pits, laying BT approach Road to township including Bridge over Tangapadu vagu, main gate & interna compound walls, street lighting, Sub-station at Yadadri Thermal Power Station, Veerlapalem (V acherla (Mdl), Nalagonda Dist - Scheduled Open & Closing Date: 02.12.2024 at 10:00 Hrs. & 18.12.2024 at 15:00 Hrs.

T.No.e-PCT-10/CE/TPC/1 MWB/TGGENCO/2024-25 KTPS-VII - Providing of 02 Nos Pit less In-Motion Weigh Bridges in the Marshalling Yard at Kothagude

T.No.e-08/CEG/SEG-1/E2A6/KTPS-V&VI/TGGENCO/2024-25

KTPS-V - Procurement of 245kV, 3-phase, Spring Operated SF6 Circuit Breaker along with 1 set of

Switchyard at Kothagudem Thermal Power Station Stage-V, Paloncha, Bhadradri K Value of the works ₹71,00,000/- . Scheduled Extended upto: 20.12.2024 at 15:00 Hrs.

T.No.e-25/CE/Civil/Thermal/TGGENCO/2024-25

KTPS-VII - Procurement of 450 MT of PP Cement required for ongoing/proposed Civil works a Kothagudem Thermal Power Stations, V&VI and Stage-VII, Bhadradri Kothagudem Dist. Schedule Open & Closing Date: 03.12.2024 at 16:00 Hrs. & 18.12.2024 at 16:00 Hrs. For further Details: "www.tggenco.co.in & https://tender.telangana.gov.in,"

DIPR R.O. No. : 755-PP/CL-AGENCY/ADVT/1/2024-25 Joint Secretary (Per)



Rolta India Limited CIN: L74999MH1989PLC052384 Regd. Office: Rolta Tower-A, Rolta Technology Park,22364
Andheri (East) Mumbal- 400093
Tel. No.: +91(022)45160094 • E-mail: investor@rolta.com

INFORMATION REGARDING 34TH ANNUAL GENERAL MEETING ("MEETING") TO BE HELD THROUGH VIDEO CONFERENCING (VC) / OTHER AUDIO-VISUAL MEANS (OAVM).

. Members may please note that the Meeting of the Company will be held through Video Conference (VC)/ Other Audio Visual Means (OAVM) on Saturday, 28th day of December, 2024 at 12:00 Noon (IST), and shall be deemed to be held at the Registered Office of the Company, in compliance with all the applicable provisions o the Companies Act. 2013 ("the Act"), the Rules made thereunder and the Securities the Companies Act, 20.3 (The Act.), the Rules made thereunder and the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with General Circular No.09/2024 dated September 19, 2024 & other circulars on the matter issued by the Ministry of Corporate Affairs ("MCA") and SEBI Circular No. SEBI/HO/CFD/CPD-PoD-2/P/CIR/2023/167 dated 7 October 2023 to transact the businesses that will be set

forth in the Notice of the Meeting.

In compliance with the relevant circulars, the Notice of the Meeting will be sent only through electronic mode to those members whose email addresses are registered with the Company/ RTA/Depository Participant(s) as on 22nd November 2024 i.e. cut-off the Company/ Rrity/Depository Participant(s) as on 22nd November 2024 i.e. cut-off date. The Notice of the Meeting will be available on the Company's website at www.roltaindia.com, on the website of Stock Exchanges i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com and on the website of e-voting service provider i.e. National Securities Depository(NSDL) at https://www.e-votingindia.com/

Manner of casting vote(s) through e-voting:

a. Members will have an opportunity to cast their vote(s) remotely on the businesses as set forth in Notice of the Meeting either through remote e-voting prior to the Meeting or through e-voting system during the Meeting. The manner of remote e-voting prior to the Meeting or through e-voting system during the Meeting by the members holding shares in dematerialized mode, physical mode and for the members who have not registered their email addresses will be provided in the Notice of the Meeting. The details will also be made available on the website of the Company.

b. The login credentials for casting the votes through e-voting shall be made available.

through the various modes as may be provided in the Notice, which will be senthrough email and made available on the website of the Company.

anner of registering e-mail and/or updating KYC:

For shares held in dematerialized mode: Register/ update the details wit respective Depository Participant (DP) as per the process advised by the DP; and

ii, For shares held in physical mode: SEBI vide its circular dated 16th March, 2023 has mandated registration of PAN, Nomination, Contact details including email-id, Bank A/c details, Specimen signature etc. for their corresponding folio numbers. Members are requested to submit the aforesaid details with the Registrar and Transfer Agent of the Company i.e. M/s Link Intime India Pvt. Ltd. at C 101, Embassy 247, L.B.S.Marg, Vikhroli (West), Mumbai - 400083 or a

ashok, sherugar@inkintime.co.in

iii. The holders of physical securities are requested to ensure that their PAN is linked to Aadhaar to avoid freezing of folio.

Members who have cast their vote by remote e-voting prior to the AGM may attend the AGM through VC, but shall not be entitled to cast their vote again. Members who have not cast their vote through remote e-voting and are present in the AGM through VC, shall be eligible to vote through e-voting at the AGM.

Members are advised to submit particulars of their bank account, viz. name and address of the branch of the bank, MICR code of the branch, type of account and

address of the branch of the bank, MICK code of the branch, type of account and account number to ashok.sherugar@inkintime.co.in.

Members are requested to carefully read all the Notes set out in the Notice of the Meeting and in particular, instructions for joining the Meeting, manner of casting vote through remote e-voting and e-voting during the Meeting.

This notice is issued for the information and benefit of all the members of the Company

nd in compliance with the applicable circulars of MCA and SEBI. By order and under the authority of For ROLTA INDIA LIMITED

Dated: 5th December, 2024 Rangarajan Sundaram lace: Mumba (Executive Director & Compliance Officer)

% chg*

-3.9 -2.5 -2.3 -2.2 -2.2 -1.9 -1.8 -1.7 -1.6 -1.5 -1.5 -1.5 -1.5

Adhhata
Olatech
LS Inds
Emergent Ind
Mcleod Russl
Suditi Ind
DOWN 7 DAYS
Yarn Syndct
Azad India

Azad India
Triliance
Sabrimala Inds
10.1 Rapid Invest
9.4 Meera Inds
8.7 Konark Syn
8.5 UP 3 DAYS
7.3 Raghuvir Syn
Trans India Hou
Bang Oversea

Bang Oversea Shivalik Rasaya Delton Cable DMCC SChem Bajaj Steel DOWN 3 DAYS Indo Cotspin ACME Res Bharat Global D

(T+2) cycleStocks which rose/fell continuously

— NIFTY 50 (RHS)

24,590 24,530

_ 24,410

___ 24,350

by way of issu-ance of Equity Shares or any other eligible securities on preferential basis to select

persons in terms of provi-sions of SEBI. Sylph Tech: Right Issue of Equity Shares

Dec 4

matters relating to fund raising and issuance

to fund raising and issuance ofeligible securities. 4. To consider and approve notice calling extra orelinary general meeting of the Company. Sudarsh Chem: To consider and approve proposal for

14.1 11.5 7.3 6.0 4.8 4.4

1260.8 746.5 2239.5 1584.1 1501.1 162.5 3451.9 8999.4 630.3 169.1 788.3 7297.6 1269.1 1260.3 325.0

Price on BSF in ₹ (RHS)

Dec 4,'24

P 725

3mth low 52 wk low

870.9 550.3 1867.2 959.8 1192.8 88.2 2647.5 5990.1 486.8 139.9 695.9 3812.4 879.9 1075.0 211.7

-30.1 -22.4 -20.9 -20.9 -16.4 -14.7 -13.2

45.2 44.9 44.8 38.5 33.1 32.9 25.1







_1.500

_1,300

_1.100

__ 900 __ 700

_ 300

1761635 19800679 69 17665.4

TOTAL

BSE SMALLCAP 450

PE SHRS TRDS 1 YR C/S MN '000 ADV DEC RETURN

25.6/29.9 7.2 219 15 15 17.6 25.0/29.1 348.0 7176 22 28 37.4

CASH BSE NSE

118936 4146.0 39997

ADVANCES/DECLINE

2.500

_2,125

_1,750

1,000

BSE MIDCAP 58

MARKET OVERVIEW

TURNOVER

VALUE(IN ₹ CRORE) SHARES(IN MN) TRADES(000)

MARKET-CAP (₹ CR)







DAY'S TOP GAINERS

174.4 1298.0 1381.0 2176.6 615.0 942.0 2017.0 4925.0 208.0 118.9 109.4 170.4 1970.0 17448.8 1297.9

4230.0 2627.7 2599.9 2262.0 2171.3

2090.8 1556.3 1506.0 1472.9 1470.9 1456.7 1414.4 1387.7 1337.7 1198.2 1140.3 1063.2 1038.6 1031.4 1014.3 980.7 935.6 933.3 929.7 911.5

MOST TRADED

■ Vol BSE + NSE (LHS) in 0000 Hits new all-time high at ₹835; Surged 138 per cent Nov 30,'23 in last 6 months

Company

Company
Adani Green En
Adani Total Gas
ACC
Bharti Airtel
Cipla
Samwardhana Mot
Escorts Kub
Bajaj Auto
Marico
Nykaa
Tata Motors
Polycab India
J Adani Ports
Mahas
J Power Grid

1/71387.2 1575718.7 1421617.6 928119.3 902011.9 784897.9 767024.7 614125.9 584567.1 579141.2 522419.5

514440.2 431886.0 416713.9 376767.9 361394.9 358729.9 349969.6 349329.7 339574.7 339574.7 307804.4 302269.5 302248.4

Stock Split
Sical Logistics:
To transact the
following business: 1. Increase in
authorised
share capital of
the Companyandconsequential
amendment in
the memorandum ofassociation of the

2024

Company. 2.
Raising of funds
by way of issuance ofequityshares
offacevalueofY
10 eachthrough
qualified institutions placement

tions placement (QIP). 3. To con-stitutea Fund Raising Com-mittee form-anaging and dealing with all

300.5 1298.0 1648.0 2176.6 626.4 951.9 2017.0 5860.0 246.4 158.0 129.4 230.3 2457.0 17448.8 1650.0

% chg* 3mth high 52 wk high

219.0 1298.0 1439.3 2176.6 615.0 951.9 2017.0 4931.1 245.1 118.9 113.5 216.5 2156.4 17448.8 1650.0

TOP M-CAP

SBI LIC India

ITC
HUL
L&T
HCL Techno
Sun Pharma
Bajaj Fin
Mah & Mah
NTPC

99.1 147.2 3.3 8.9 48.6 42.4 46.0 2.5 2.8 20.1 3.4 12.8 11.4 5.5 15.5 10.0 7.2

5.5 5.9 5.8 5.1 4.1 4.0 3.7 3.4 3.3 3.2 3.2 3.1 3.0

DAY'S TOP LOSERS

Day's low

1252.0 741.7 2235.7 1582.3 1492.5 162.0 3438.1 8955.0 627.4 168.4 784.0 7275.0 1262.0 1250.0 321.3

TRENDS

UP 7 DAYS
CAMS
Chambal Fert
Pidilite Ind
Power Fin
GMR Airports
Bharat Forge
UP 3 DAYS
RBL Bank
Dixon Tech
Macrotech Devlp
Max Health
Manapp Finance
Jindal Stan
CESC
DOWN
Adani Total Gas
Ipca Labs
ICICI Prud Life
Berger Paints
Escorts Kub
Hero MotoCorp
Hero MotoCorp

BS200

Company	Close (₹)	96	Wt	P	E	Company	Close (₹)	%	Wt	P	E
	4 Dec '24	Chg	(%)	Con	Std		4 Dec '24	Chg	(%)	Con	St
Adani Enter	2494.8	-0.8	0.6	52.0	105.7	ITC	467.1	-1.2	5.1	28.6	28.4
Adani Ports	1269.6	-1.5	0.8	28.0	109.8	JSW Steel	994.9	-0.4	1.2	48.7	41.
Apollo Hosp	7232.4	1.5	0.6	115.7	92.6	Kotak Mah Bank	1757.5	0.4	2.3	15.8	20.
Asian Paints	2459.5	-0.4	1.0	51.6	53.0	L&T	3789.9	0.1	4.6	38.5	53.
Axis Bank	1159.5	-0.1	2.9	13.6	13.7	Mah & Mah	3031.8	0.1	2.7	33.5	34.
Bajaj Auto	8999.2	-1.8	1.0	34.1	31.5	Maruti Suzuki	11129.9	-1.3	1.3	25.9	25.
Bajaj Fin	6740.0	1.0	1.7	28.9	26.8	Nestle India	2257.8	-0.2	0.7	-	65.
Bajaj Finsrv	1628.1	1.3	0.9	30.6	167.4	NTPC	372.8	1.4	1.5	17.4	18.
Bharat Elctn	312.9	0.2	1.0	57.4	50.3	ONGC	260.7	-0.6	1.2	6.7	8.
Bharti Airtel	1584.1	-2.2	3.7	73.5	109.7	Power Grid	325.1	-1.4	1.3	19.4	19.
BPCL	293.7	-0.2	0.5	4.7	9.8	Reliance Ind	1309.0	-1.1	7.9	26.1	48.
Britannia	4851.6	-1.2	0.5	54.8	56.1	SBI	859.7	0.7	2.9	10.7	11.3
Cipla	1500.9	-2.2	0.7	27.1	27.6	SBI Life Ins	1452.6	0.8	0.6		66.
Coal India	416.7	-1.3	0.8	7.3	15.2	Shriram TrFn	3132.3	-0.7	0.8	16.0	15.
Or Reddys	1215.6	-0.7	0.7	19.0	21.1	Sun Pharma	1800.2	0.0	1.7	39.1	160.
Eicher Motor	4797.1	-1.0	0.6	30.8	32.9	Tata Consumer P	961.2	0.6	0.6	82.7	113.
Grasim Ind	2717.3	0.1	0.9	31.8	385.5	Tata Motors	788.1	-1.6	1.5	8.7	31.
HCL Techno	1897.7	0.4	1.8	30.6	43.6	Tata Steel	145.9	-0.5	1.1	62.4	11.
IDFC Bank	1860.1	1.9	12.5	22.2	21.6	TCS	4354.4	1.2	3.9	33.2	33.
HDFC Std Life	650.3	2.6	0.6	88.9	83.0	Tech Mahindra	1759.6	0.6	1.0	52.6	58.
lero MotoCorp	4635.9	-1.3	0.5	24.8	21.0	Titan Company	3364.5	1.0	1.2	85.4	90.
Hindalco	663.1	-0.7	0.9	14.7	26.6	Trent	6823.8	-0.3	1.3	163.2	137.
HUL OLOUBI	2464.5	-0.7	1.9	56.3	57.5	UltraTech	11766.8	-0.7	1.2	51.8	52.
CICI Bank ndusind Bank	1316.1 998.9	0.6	8.1 0.6	21.0	21.2 9.6	Wipro	294.0	0.8	0.7	26.2	32.
ndusina Bank nfosys	1889.3	-0.2	6.0	29.1	28.4	Nifty 50	24467.5	10.0		25.0	29.

intosys	1889.3	-0.2	6.0	29.1	28.4	NITTY 50	24467.5	TU.0 1	100.0	25.0	29.1				
BSE SENS	BSE SENSEX														
Adani Ports	1269.1	-1.5	1.0	28.0	109.8	Mah & Mah	3029.9	0.1	3.2	33.4	34.4				
Asian Paints	2459.6	-0.4	1.2	51.6	53.0	Maruti Suzuki	11131.4	-1.3	1.5	25.9	25.5				
Axis Bank	1159.3	-0.1	3.4	13.6	13.7	Nestle India	2256.5	-0.2	0.8	-	65.5				
Bajaj Fin	6732.1	0.9	2.0	28.8	26.7	NTPC	372.7	1.4	1.8	17.4	18.7				
Bajaj Finsrv	1628.6	1.3	1.1	30.6	167.5	Power Grid	325.0	-1.4	1.5	19.4	19.9				
Bharti Airtel	1584.1	-2.2	4.4	73.5	109.7	Reliance Ind	1309.0	-1.1	9.3	26.1	48.5				
HCL Techno	1895.8	0.4	2.1	30.6	43.6	SBI	859.5	0.6	3.4	10.7	11.8				
HDFC Bank	1860.1	1.8	14.7	22.2	21.6	Sun Pharma	1800.1	0.1	2.0	39.1	160.6				
HUL	2464.9	-0.7	2.3	56.4	57.5	Tata Motors	788.3	-1.6	1.7	8.7	31.0				
ICICI Bank	1315.3	0.6	9.6	21.0	21.2	Tata Steel	145.8	-0.5	1.3	62.4	11.6				
IndusInd Bank Infosys	999.0	0.1	0.7	20.1	9.6 28.4	TCS	4355.1	1.2	4.6	33.2	33.3				
ITC	1890.3 467.3	-0.1 -1.1	7.1 6.0	29.1 28.6	28.4	Tech Mahindra	1759.8	0.6	1.2	52.6	58.7				
JSW Steel	995.2	-0.3	1.4	48.7	41.1	Titan Company	3362.5	0.8	1.5	85.4	90.4				
Kotak Mah Bank	1757.1	0.4	2.7	15.8	20.9	UltraTech	11762.2	-0.7	1.4	51.8	52.6				
L&T	3799.0	0.4	5.4	38.6	53.5	BSE SENSEX	80956.3	↑0.1		25.6	29.9				
LOLI	3199.0	0.4	5.4	36.6	53.5	DOE SENSEX	00930.3	Total .	100.0	23.0	29.9				

Indices	Close	% Chg*	Indices	Close	% Chg*
Americas (Dec 03,24)			Asia/Pacific (Dec 04,24)		
Nasdaq Composite	19480.9	0.4	Jakarta Composite	7326.8	1.8
S&P/TSX Composite	25635.7	0.2	Taiwan Taiex	23255.3	1.0
Dow Jones	44705.5	-0.2	Kuala Lumpur Comp	1614.1	0.4
Europe/Africa (Dec 03,2	4)		Straits Times	3799.9	0.4
DAX	20202.9	0.9	Stock Exchange of Thai (Dec 03)	1450.8	-0.3
IBEX 35	11932.6	0.5	Shanghai Se Comp	3364.7	-0.4
CAC 40	7281.9	0.4	Kospi	2464.0	-1.4
FTSE 100	8333.3	-0.3	Volatility (Dec 03,24)		
Asia/Pacific (Dec 04,24)			CBOE S&P 500	13.1	-1.4
Nikkei 225	39276.4	0.1	CBOE Dow Jones	13.5	-2.5
Hang Seng	19742.5	0.0		* Change over pre	vious clos
MAJOR INDI	CES	-		enange aver pre	
	Previous Close	Open	High Low	Close Change	% chng

BS 200

Infosys	999.0 1890.3	0.1 -0.1	0.7 7.1	29.1	9.6 28.4	TCS		4355.1	1.2	4.6	33.2	33.3	BSE		45,595,925		46,	
ITC	467.3	-1.1	6.0	28.6	28.4	Tech Mahi	ndra	1759.8	0.6	1.2	52.6	58.7	NSE		45,068,062		45,	
JSW Steel	995.2	-0.3	1.4	48.7	41.1	Titan Com	pany	3362.5	0.8	1.5	85.4	90.4	DERIVATIVES		32,960,288	3	32,	,9
Kotak Mah Bank	1757.1	0.4	2.7	15.8	20.9	UltraTech		11762.2	-0.7	1.4	51.8	52.6	TDADU	IC ACT	WITY			
L&T	3799.0	0.4	5.4	38.6	53.5	BSE SENSI	EX	80956.3	♠0.1		25.6	29.9	IKADI	NG ACT	IVIIY			
	D. C.	_						C	= Conso	lidated;	S = Sta	indalone	(₹ crore)	Equity Net	FIIs Debt Net	Equ	M iity Net	(F
WORLD IN	DICE	<u> </u>											On 03 Dec	9298	-315		-	
Indices			Clo	se	% Chg*	Indices				Clos	e	% Chg*	On 02 Dec On 29 Nov	3794 -990	294 -485		'85 178	
Americas (Dec 03,24))					Asia/Pacif	ic (Dec 04,2	(4)					On 28 Nov	-8533	364		142	
Nasdaq Composite			19480.	.9	0.4	Jakarta Co	mposite			7326.	8	1.8	On 27 Nov	-1049	-413		82	
S&P/TSX Composite			25635.	.7	0.2	Taiwan Tai	ex			23255.		1.0	Dec till date	13091	-21		85	
Dow Jones			44705.	.5	-0.2	Kuala Lum	pur Comp			1614.		0.4	2024 till date	-1975	106713	4102	52	-
Europe/Africa (Dec 0	3,24)					Straits Tin	nes			3799.		0.4						
DAX			20202.		0.9		nange of Th	ai (Dec 0	3)	1450.		-0.3	FIIS IN	DERIV	ATIVES	5		
IBEX 35			11932.		0.5	Shanghai S	Se Comp			3364.		-0.4	(₹crore)	Index	Stock	Index	Index	×
CAC 40			7281.		0.4	Kospi				2464.	0	-1.4	(101010)	NET	Net	Fut OI	Opt O	
FTSE 100			8333.	.3	-0.3	Volatility (On 03 Dec	5753	-5849	0.3	6.2	2
Asia/Pacific (Dec 04,	24)					CBOE S&P				13.		-1.4	On 02 Dec	42998	32	0.4	5.7	7
			39276.								E .	-2.5		111	1829	0.3	4.5	5
Nikkei 225					0.1	CBOE Dow	Jones			13.			On 29 Nov	111				
			19742.		0.0	CROF DOM	Jones		* Chan			ous close	On 28 Nov	64882	-8634	0.3	3.9	9
Hang Seng	NICES					CROF DOM	Jones		* Chan				On 28 Nov On 27 Nov	64882 -64435	-8634 900			9
Hang Seng	DICES					CBOE DOW	Jones		* Chan				On 28 Nov	64882	-8634	0.3	3.9	9
Hang Seng			19742.		0.0	High	Lo	w	* Chan		previo		On 28 Nov On 27 Nov Dec till date	64882 -64435 48750	-8634 900 -5818 -35289	0.3	3.9 6.5	5
MAJOR INI	Previo		19742. e	.5	0.0 en					ge over	previo	ous close	On 28 Nov On 27 Nov Dec till date	64882 -64435 48750	-8634 900 -5818 -35289	0.3 0.4	3.9 6.5	5
MAJOR INI BSE Sensex	Previo	us Clos	19742. e	.5	0.0 en	High	Lo	5 8	Close	Char	previo	% chng	On 28 Nov On 27 Nov Dec till date	64882 -64435 48750 -1072051	-8634 900 -5818 -35289 01 in no	0.3 0.4 - - - -	3.9 6.5	5
MAJOR INI BSE Sensex BSE Sensex 50	Previo	us Clos	19742. e B	.5 Ope 81,036.	0.0 en .2	High 81,245.4	Lo: 80,630.	5 8	Close),956.3	Char 11	previo	% chng	On 28 Nov On 27 Nov Dec till date 2024 till date	64882 -64435 48750 -1072051	-8634 900 -5818 -35289 01 in nu	0.3 0.4 - - - - - - - - - - - - - - - - - - -	3.9 6.5 contracts	5
MAJOR INI BSE Sensex BSE Sensex 50 BSE-100	Previo	us Clos 0,845. 5,713.	19742. e B 9	Оре 81,036. 25,784.	0.0 en .2 .6	High 81,245.4 25,837.5	80,630. 25,633.	5 80 2 25 0 25	Close 0,956.3 5,734.1	Char 11 2	nge 0.6 0.2	% chng 0.1 0.1	On 28 Nov On 27 Nov Dec till date 2024 till date	64882 -64435 48750 -1072051	-8634 900 -5818 -35289 01 in nu	0.3 0.4 - - - -	3.9 6.5 contracts	5
MAJOR INI BSE Sensex BSE Sensex 50 BSE-100 BSE-200	Previo	us Clos 0,845. 5,713. 5,900.	19742. e B 9 6	Ope 81,036. 25,784. 25,984. 11,319.	0.0 en .2 .6 .1	High 81,245.4 25,837.5 26,035.0 11,339.4	80,630. 25,633. 25,836. 11,258.	5 81 2 2! 0 2! 1 1:	Close 0,956.3 5,734.1 5,954.8	Char 11/ 2/ 5	nge 0.6 0.2 4.2	% chng 0.1 0.1 0.2 0.3	On 28 Nov On 27 Nov Dec till date 2024 till date	64882 -64435 48750 -1072051 TORAL Prev. 53,713 59,986	-8634 900 -5818 -35289 01 in nu	0.3 0.4 	3.9 6.5 contracts	5
MAJOR INI BSE Sensex BSE Sensex 50 BSE-100 BSE-200 BSE-500	Previo	us Clos 0,845. 5,713. 5,900. 1,280. 6,246.	e 8 9 6 1	Ope 81,036. 25,784. 25,984. 11,319. 36,380.	0.0 en .2 .6 .1	High 81,245.4 25,837.5 26,035.0 11,339.4 36,448.3	80,630. 25,633. 25,836. 11,258. 36,191.	5 86 2 29 0 29 1 11 7 36	Close 0,956.3 5,734.1 5,954.8 1,312.1 5,370.7	Char 11: 2: 5: 3: 12:	nge 0.6 0.2 4.2 2.0	% chng 0.1 0.1 0.2 0.3	On 28 Nov On 27 Nov Dec till date 2024 till date BSE SEC	64882 -64435 48750 -1072051 TORAL Prev 53,713 59,986 64,060	-8634 900 -5818 -35289 01 in nu	0.3 0.4 	3.9 6.5 contracts	5
MAJOR INI BSE Sensex BSE Sensex 50 BSE-100 BSE-200 BSE-500	Previo 8 2 2 2 1 1 3 3 1	us Clos 60,845. 5,713. 5,900. 1,280. 6,246. 6,338.	e B 9 5 1 B	Ope 81,036. 25,784. 25,984. 11,319.	0.0 en .2 .6 .1	High 81,245.4 25,837.5 26,035.0 11,339.4	80,630. 25,633. 25,836. 11,258.	5 86 2 29 0 29 1 11 7 36	Close 0,956.3 5,734.1 5,954.8	Char 11: 2: 5: 3: 12: 24:	nge 0.6 0.2 4.2 2.0 3.9 6.6	% chng 0.1 0.1 0.2 0.3	On 28 Nov On 27 Nov Dec till date 2024 till date BSE SEC Auto Bankex Cons. Durables Cap. Goods	64882 -64435 48750 -1072051 TORAL Prev. 53,713 59,986 64,066 71,834	-8634 900 -5818 -35289 01 in nu	0.3 0.4 	3.9 6.5 contracts	5
MAJOR INI BSE Sensex BSE Sensex 50 BSE-100 BSE-200 BSE-500 BSE IPO	Previo 8 2 2 2 1 1 3 3 1	us Clos 0,845. 5,713. 5,900. 1,280. 6,246.	e B 9 5 1 B	Ope 81,036. 25,784. 25,984. 11,319. 36,380.	0.0 en .2 .6 .1	High 81,245.4 25,837.5 26,035.0 11,339.4 36,448.3	80,630. 25,633. 25,836. 11,258. 36,191.	5 80 2 25 0 25 1 1: 7 30 3 10	Close 0,956.3 5,734.1 5,954.8 1,312.1 5,370.7	Char 11: 2: 5: 3: 12: 24:	nge 0.6 0.2 4.2 2.0	% chng 0.1 0.1 0.2 0.3	On 28 Nov On 27 Nov Dec till date 2024 till date BSE SEC Auto Bankex Cons. Durables Cap. Goods FMCG	64882 -64435 48750 -1072051 TORAL Prev. 53,713 59,986 64,060 71,834 21,131	-8634 900 -5818 -35289 Olinno INDICE	0.3 0.4 	3.9 6.5 contracts	5
MAJOR INI BSE Sensex 8SE Sensex 50 8SE-100 8SE-200 BSE-500 BSE IPO Dollex-30	Previo 8 2 2 1 1 3 3 1	us Clos 60,845. 5,713. 5,900. 1,280. 6,246. 6,338.	e B B 1 B 4	Ope 81,036. 25,784. 25,984. 11,319. 36,380.	0.0 en .2 .6 .1 .1 .4 .5	High 81,245.4 25,837.5 26,035.0 11,339.4 36,448.3	80,630. 25,633. 25,836. 11,258. 36,191.	5 80 2 25 0 25 1 1 17 7 30 3 10	Close 0,956.3 5,734.1 5,954.8 1,312.1 5,370.7 5,585.1	Char 111 2 5 3 12 24	nge 0.6 0.2 4.2 2.0 3.9 6.6	% chng 0.1 0.1 0.2 0.3 1.5	On 28 Nov On 27 Nov Dec till date 2024 till date 2024 till date Auto Bankex Cons. Durables Cap. Goods FMCG Healthcare Infra	64882 -64435 48750 -1072051 TORAL Prev. 53,713 59,986 64,060 71,834 21,131 44,313 638	-8634 900 -5818 -35289 01 in no.	0.3 0.4 	3.9 6.5 contracts	5
MAJOR INI BSE Sensex BSE Sensex 50 BSE-100 BSE-200 BSE-500 BSE-100 BSE-100 BSE-100 BSE-500 BSE-100 BSE-100	8 2 2 2 1 1 3 3 1 1 2 2	us Clos 60,845. 5,713. 5,900. 1,280. 66,246. 6,338. 7,839.	e 8 9 6 1 8 4 5	Ope 81,036. 25,784. 25,984. 11,319. 36,380. 16,464.	0.0 en .2 .6 .1 .1 .4 .5	High 81,245.4 25,837.5 26,035.0 11,339.4 36,448.3 16,610.5	80,630. 25,633. 25,836. 11,258. 36,191. 16,387.	5 882 2 290 291 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Close 0,956.3 5,734.1 5,954.8 1,312.1 5,370.7 5,585.1 7,844.5	Char 111 2 5 3 12 24	nge 0.6 0.2 4.2 2.0 3.9 6.6 4.9	96 chng 0.1 0.1 0.2 0.3 0.3 1.5	On 28 Nov On 27 Nov Dec till date 2024 till date BSE SEC Auto Bankex Cons. Durables Cap. Goods FMCG Healthcare Infra	64882 -64435 48750 -1072051 TORAL Prev 53,713 59,988 64,066 71,834 21,131 44,313 638 44,313	-8634 900 -58118 -35289 01 in no.	0.3 0.4 	3.9 6.5 contracts see 1 0 0 0 5 5 5 8 8 6 9	5
MAJOR INI MAJOR INI BSE Sensex BSE Sensex 50 BSE-100 BSE-200 BSE-500 BSE-100 Dollex-30 Nifty 90 Nifty 90 Nifty 50	Previo 8 2 2 1 3 1	us Clos 60,845. 5,713. 5,900. 1,280. 6,246. 6,338. 7,839. 4,457.	19742. e B 9 6 1 B 4 5 2 2 8	5 Ope 81,036. 25,784. 25,984. 11,319. 36,380. 16,464.	0.0 en -2 -6 -1 -1 -4 -58 -2	High 81,245.4 25,837.5 26,035.0 11,339.4 36,448.3 16,610.5 - 24,573.2	Lo 80,630. 25,633. 25,836. 11,258. 36,191. 16,387.	5 88 2 29 0 29 1 1 1: 7 30 3 10 - 3 3 24 9 75	Close 0,956.3 5,734.1 5,954.8 1,312.1 5,370.7 5,585.1 7,844.5	Char 11/ 2/ 5- 3. 12/ 24/ 1/ 35-	nge 0.6 0.2 4.2 2.0 3.9 6.6 4.9	% chng 0.1 0.2 0.3 0.3 1.5 0.1	On 28 Nov On 27 Nov Dec till date 2024 till date 2024 till date Auto Bankex Cons. Durables Cap. Goods FMCG Healthcare Infra	64882 -64435 48750 -1072051 Prev. 53,713 59,986 64,060 71,834 21,131 44,313 43,531 31,234 27,144	-8634 900 -5818 -35289 Olinnu INDICE ::s -2 .6 .9 .7 .7 .3 .8 .8 .0	0.3 0.4 	3.9 6.5 contracts 1 0 0 5 5 8 6 9 7 7	5
MAJOR INI BSE Sensex BSE Sensex 50 BSE-100 BSE-200 BSE-200 BSE-500 BSE-190 Dollex-30 Nifty 50 Nifty Next50	Previo 8 2 2 1 3 1	us Clos 60,845. 55,713. 55,900. 11,280. 66,246. 66,338. 77,839. 44,457.	e 8 8 9 5 1 1 8 4 4 5 2 2 3	.5 Ope 81,036. 25,784. 25,984. 11,319. 36,380. 16,464. 24,488. 72,196.	0.0 2.2 6.6 1.1 4.4 5.5 - 8.8 2.2 0.0	High 81,245.4 25,837.5 26,035.0 11,339.4 36,448.3 16,610.5 - 24,573.2 72,415.8	80,630. 25,633. 25,836. 11,258. 36,191. 16,387. 24,366. 71,716.	5 88 2 29 0 29 1 1.7 3 10 - 3 2 29 9 73	Close 0,956.3 5,734.1 5,954.8 1,312.1 5,370.7 5,585.1 7,844.5 1,467.5	Char 111 20 5 33 12 24 10 35 7	nge 0.6 0.2 4.2 2.0 3.9 6.6 4.9 0.3	% chng 0.1 0.1 0.2 0.3 0.3 1.5 0.1 0.0	On 28 Nov On 27 Nov Dec till idate 2024 till date BSE SEC Auto Bankex Cons. Durables Cap. Goods FMCG Healthcare Infra	64882 -64435 48750 -1072051 TORAL Prev. 53,712 59,986 64,060 71,834 21,131 44,313 638 43,537 31,233	-8634 900 -5818 -35289 Ol in nu INDICE ::s :2 :6, 9 .7 .5 :7 :7 :8 :8 :0 .0	0.3 0.4 	3.9.6.5.6.5.6.6.6.6.6.6.6.6.6.6.6.6.6.6.6	5

		tures price		ash ice	Premium (%)		F	utures price		ish ice	Discount (%)	Company
MOST BULLISH						MOST BEARISI	1					RBL Bank Premier Er
Indus Tower		360.2	3	57.2	0.8	Oberoi Relty	2	135.2	216	54.8	-1.4	Macrotech
Adani Energy So		318.9	8	13.5	0.7	Shree Cement	27	135.8	2740	3.9	-1.0	Oberoi Rel
SAIL		123.0	13	22.2	0.7	Ashok Leyland		231.8	23	34.0	-0.9	Indian Ban
L&T	38	314.4	378	89.9	0.6	IRFC		149.8	15	51.1	-0.8	PAYTM
Hind Copper	2	285.1	28	83.5	0.6	Nykaa		168.2	16	59.1	-0.5	Policy Baz
		BSE		NSI		PUT-CA	II RA	TIO				Mazagon I GAIL
FUTURE	Index	Stoc	K	Index	Stock							Bank of Inc
Contracts	1377	1	0 41	1592	1422481	(Open Interest in	,	Put			PC Ratio	Manapp Fi
Open Int.(000)	1377				1422481	Market		2515.6	362	21.0	0.7	Cyient
Shares(In Mn)	0		0 1	9.2	2337.6	Top 5	PC Rati	n Rott	om 5		PC Ratio	Dixon Tech
Value(₹ crore)	112			8316	96422			_				Chola Inv
OPTIONS	112			0310	30422	Bosch	1.3				0.2	
Contracts	21717198		8 3 0 8 0 8	1758	6456918	JK Cement	1.3				0.2	
Open Int.(000)	1154				5523653	Dixon Tech	1.3		ed Brev		0.3	MOST
Shares(In Mn)	7			510.9	7807.7	Bank of Baroda	1.1		stige Est		0.3	MUSI
Value(₹ crore)	1761522		1 1921	8324	457616	Aditya Birla	1.3	I BSE			0.3	
ACTIVE (ALLS	;				ACTIVE	PUTS					HDFC Ban
(In Million)	Expiry Date	Strike Price	Traded Qty	Ope Interes	n %Chg it (OI)	(In Million)	Expiry Date	Strike Price	Traded Qty	Open Interest	% Chg (OI)	Reliance II
Index						Index						Swan Ener
Nifty	05/12/24	24500	410.7	10.	3 20.7	Nifty	05/12/24	24500	291.6	5.0	84.7	Axis Bank
	05/12/24		306.5	8.3		Nifty	05/12/24		249.1	4.6		
	05/12/24			5.		Nifty	05/12/24		243.9	12.8		Mazagon I
	05/12/24			11.		Nifty	05/12/24			5.9		ICICI Bank
Nifty Stock	05/12/24	24700	245.8	7.	1 -9.5	Nifty Stock	05/12/24	24450	181.4	4.0	67.1	Dixon Tech NTPC Gree
Vodafone Idea	26/12/24	9	371.5	236.	0 36.6	Vodafone Idea	26/12/24	8	109.0	118.5	-4.1	Ola Electri
Vodafone Idea	26/12/24	8	260.3	174.	8 -0.9	Vodafone Idea	26/12/24		30.6	49.7	-4.6	TCS
YES Bank	26/12/24	22	148.0	23.	4 55.4	Vodafone Idea	26/12/24	7	28.3	102.0	11.8	Bharti Airt
	26/12/24		146.4	141.		Vodafone Idea	26/12/24		28.0	84.6	2.7	Zomato
YES Bank	26/12/24	24	101.4	11.9	9 -4.6	Canara Bank	26/12/24	100	26.5	11.2	-25.2	Bharat Elc
PURT IN	VOLU	IMF	s									Enviro Infr HAL
mpany						veek Ava	Ohar			ose	*Price	L&T
mpafly			Volu	ays Ime	2-1	Veek Avg Volume	Change %			ice	%chg	Swiggy Mah & Ma
ındhi SpTbs			32230	0.8		2921.9	10930.8		90	1.0	15.1	Tata Moto
onderla Holida			200571	2.0		41271.4	4759.8		893	3.3	7.9	SBI
ar Cement			1646035	5.0	3	92828.6	4090.2		20	7.9	6.0	CDSL
ing Oversea			311849			04660.8	2879.6			0.3	20.0	
m Egg Prod			197840			67063.4	2850.0		26		13.0	Graphite
ovds Luxuries			34700			12111.1	2765.1		10		20.0	PAYTM
do Amines			460182			76800.2	2502.8		20		13.0	Premier E

YES Bank 26/12/24 Vodafone Idea 26/12/24 YES Bank 26/12/24 SPURT IN VOLU Company Gandhi SpTbs Wonderla Holida Star Cement Bang Oversea Skm Eqa Prod	Days Volume 322308.0 2005712.0 16460355.0 3118497.0	week Avg Volume Change Volume 2912.19 475.82 41271.4 4759.8 3928.8.6 4990.2 104660.8 2879.6 67063.4 2850.0	7 28.3 102.0 11.8 6 28.0 84.6 2.7 100 26.5 11.2 -25.2 Close price %chg 901.0 15.1 893.3 7.9 207.9 6.0 80.3 20.0 261.1 13.0	Bharti Airtel Zomato Bharat Elettn Enviro Infra En HAL L & T Swiggy Mah & Mah Tata Motors SBI CDSL Graphite	1198.2 1140.3 1063.2 1038.6 1031.4 1014.3 980.7 935.6 933.3	3.5 48.6 16↑ 42.4 18 46.0 19 2.5 20 2.8 21 20.1 22↑ 3.4 23↓ 24 12.8 25 11.4 26 5.5 27 15.5 28↑	Mah & Mah NTPC Axis Bank Maruti Suzuki Kotak Mah Bank UltraTech ONGC Wipro Power Grid HAL Titan Company Tata Motors Adani Enter Siemens	339574.7 328030.8 307804.4 302269.5 302248.4 298518.3 290154.8 288105.6	9 Jindal Stan CESC 6 DOWN 7 Adani Total G 1 Ipca Labs 8 ICICI Prud Lif 4 Berger Paints 5 Escorts Kub 6 Hero MotoCo 7 Coromndl Int 8 Others 9 Up 7 DAYS 9 Vadilal Ent
Lloyds Luxuries Indo Amines Lincoln Pha Zim Labs HEG	347000.0 4601825.0 3426743.0 2796485.0	17065.4 12111.1 176800.2 2502.8 135325.5 2432.2 110651.6 2427.3 192975.7 2027.0	106.5 20.0 202.1 13.0 904.9 20.0 124.3 8.0 581.9 16.6	PAYTM Premier Energie BOARD MEETING	911.5	10.0 29↓ 7.2 30↑	Adani Ports Zomato	274133.8 262617.3	3
52 WEEK NEW	HIGHS/LOWS			Group sider and ap- Company prove inter alia Purpose the following	tors of the	is in receipt of In-principle Ap- proval under	ing: 1. To con- sider regarding sell lease	— BSE Sei	nsex (LHS)
Company Price HIGH BS 200 *Dixon Tech .17448.8 *Oracle Fin .12687.4 *Coforge .8773.1 *Info Edge .8533.1 *Persistent S .6062.1 *CAMS .5202.0	Company Price *SAB 2030.5 *3B BlackBio Dx 1985.0 *Kirl Pneu 1817.5 *Affle I 1815.0 *Ceinsys Tech 1750.0 *Cigniti Tech 1749.7 *AGI Infra 1706.6 *Xpro India 1623.0	Medplus Health	*Ritco Logistics 430.0 *Goldencrest 412.8 *Olatech 407.7 *DMCC SChem 402.2 *09Agg 395.6 *Cian Agro 394.1 *LE Lavoir 392.4	DECEMBER 05 Advance Sy: To consider and approve The Resignation of CS and Complia nance Officer Carnation t: To suspenses: 1. To augment the first an ancient resources of the company via funds raising cd yeavy of issue of equity shares/con-	consider and approve : 1. Al- lotment of 15,00,000 Con- vertible War- rants on preferential	Regulation 28(1) of the SEBI; 2. Allot- ment of 97,28,220 Equity shares at an issue price of Rs. 10/- each ag-	transfer or otherwise dis- pose of the whole or sub- stantially the whole of un- dertaking of the company. 2. To Fix Date	81,300 81,150 81,000 80,850	/ ~~
*Oberoi Relty 2176.6 *Policy Bazar 2017.0 *HDFC Bank 1865.0 *Tech Mahindra 1774.6	*Eris Lifesci 1540.8 *Hind Rectif 1438.7 *Car Trade 1426.9 *NELCO 1348.0	*Inertia Steel	LOW BS 200 NONE Others	consider and approve (a) ments/other securities nancial Results of the Com-	with the per- mission of chair.	gregating toRs. 9,72,82,200/-; 3. Mr. Hitesh Patel subscrib- ing 57,03,351	Time and Venue of Extra- Ordinary Gen- eral Meeting/Postal	80,700 <u> </u>)ec 3
Premier Energie L 298.0 Piramal Entp L 250.0 Indian Hotel 816.8 Federal Bank 216.2 City Union Bk 186.8 Neuland Lab 18089.6 Vadilal Ent 8268.2 *Celerx Ser 3621.8 Mastek 3375.0 Indo Tech T 2939.6 Safari Ind 7273.0 *Knowledge Marin 2435.0 *Caplin Point 2398.0 *Thacker & Co 2282.9		Efcil 6.38.0	Mapmyindia 1514.7	pany for the Quarter ended June 30, 2024; (b) Unaudited Financial Results of the Company for the Quarter ended September 30, 2024; (c) any other item(s); with the permission of the Chair; (Kimia Bioscie: ETL' Tocons: Meeting of the	To consider and approve Initimation w.r.t to Meeting of Debenture Issue and Allotment Committee and other applicable provisions. Nutricircle: To consider and approve the following matters: 1.	Equity shares at an issue price of Rs. 10/- aggregating to Rs. 5,70,33,510/- and this amount will be adjusted against his outstanding loan in the company; Pratiksha Ch: To consider re- agrating follow- agrating follow-	Meetung/vosa Ballot Notice for taking shareholders approval. 3. To transact any other business. Quasar I: To consider, dis- cuss and de- cide various terms and con- ditions in con- nection with the Rights Issue and other related	matters, includ- ing the specific terms of the Rights Issue, such as the de- termination of the Rights Issue price, Rights Issue size, rights entitle- ment ratio, Record Date and timing of the Rights Issue	Stock Split Sical Logistics: To transact the following business: 1. In- crease in authorised share capital of the Compa- nyandcon- sequential amendment in the memoran- dum of associa- tion of the

WHAT THIS STOCK PAGE CONTAINS AND WHY	The third sub-set of information is the stock's	company's price-earnings d	&0) section a wide set of ata has been provided.	an option may be exercised. An option is "in-the-money"	becomes valueless while futures contracts are	compared with the previous close, the close price is	indicate that the scrip has		BSE NSE BSE NSE
BS 200 stocks account for over 85 per cent of the volume of shares, value and trades on the Bombay Stock Exchange and National Stock Exchange. For BS 200 stocks, the company name is followed by shares traded, and also the	market capitalisation. The market capitalisation is shown in ₹crore and is arrived at by multiplying the closing prices of shares with equity capital. It changes either because more shares have	I dividing the day's closing e price by its reported earning o per share (EPS) for trailing 12 immonths. EPS is calculated on e the basis of consolidated ty	Open Interest: OI is the umber of contracts open at nd of day in the futures and ptions segment. OI thus idicates traders' expectations. High OI is pical when traders see a	if the market price exceeds the SP (in case of a call option) and the market price is below SP (in case of a put). Otherwise it is "out-of- money" Expiry date: The date on	Thursday of every month. Put/call ratio: The ratio of open interest in put options & call options. ABBREVIATIONS: When a	underlined. A significant change means a 3 per cent rise or fall in scrips whose market values are over 10 times paid-up value or 15 per cent for the rest of the shares. The letters H or L appended	shares/mergers and others . M denotes volume of shares in	₹50 ★ ₹2 PCLose Open F20 ★ ₹1 High Low F6 Face value of scrips is Shares	Aarti Inds•♥ ABB India★ (445.1) (445.1) (7538.7) (7537.5) 445.6 447.0 7558.0 7575.0 453.0 453.4 7719.9 7722.5 444.2 444.1 7558.0 7575.0 447.2 447.1 7664.2 7664.2 88261 1171K 10288 396K 36.1 36.1 134.4 134.4 H/L 770/423 769/432 200/4342 9156/4340
its BSE group in brackets and the symbol indicating the highs and lows. BSE NSE BSE DSE BSE BSE NSE B	been issued (or extinguished) or the price has moved. WSE BSE NSE BSE		ontinuing trend. Tike Price: The price at which BSE NSE BSE	which a derivative expires . An unexercised option NSE BSE NSE BSE	significant change occurs in the day's closing value NSE BSE NSE E	to prices indicate a new high or low in the scrip; the letters SSE NSE I	million, L in lakhs & K in '000'. ** ** ** ** ** ** ** ** **	specified. Mcap	16210 16208 162404 162404 NSE BSE NSE BSE NSE
ACC Adani Enter	Adani Ports Adani Total 2.8) (1288.8) (1288.7) (765.6) 20.0 1303.7 1301.0 766.3 20.1 1303.7 1301.0 774.2 21.9 1262.0 1262.0 741.7 20.9 1269.1 1269.5 746.5 21.0 428.0 - 28.0 28.0 -		Aditya Birla. Alkem Lz (199.3) (199.5) (5640.0) 202.0 201.0 5621.1 202.0 201.0 571.0 197.6 197.6 5621.1 199.0 198.9 5664.8 80419 2613K 997 48.8 48.7 31.9 247/155 247/155 247/155 67766	bs★ Ambuja Cem ★ Ange (5637.4) (566.7) (566.5) (307 5647.8 574.0 572.7 3078 5716.2 574.0 572.7 3078 5632.8 560.6 560.4 3015 5672.7 564.4 554.7 3032 232K 147K 1531K 3103 32.0 46.6 46.7	One	Apollo Hosp 4 7126.4) (7126.5) PCLose (7200.1 7216.7 Open (7264.0 7269.1 High (7126.0 7125.1 Low (72324.5 7232.4 Close (8555 604K Shares (726.6 92.6 PE (726.4	Apollo Tyres	an Paints	Aurob Pharmase Aurob Pharmase Aurob Pharmase
Open 3869.5 3859.0 1162.9 1157.5 9195.0 9195.0 1 High 3888.0 3889.3 167.6 1168.0 9245.1 19 Low 3803.8 3801.1 1154.3 1159.5 895.0 89 Close 3849.2 3850.1 1159.3 1159.5 8999.4 89 Shares 943.3 792K 359K 1330K 10517 4 PE 87.5 13.7 13.7 34.1 154.9 105.77 137.7 34.1 1 SW H/L 584/3567 5485/356 1340/996 12777/599 12774 Mcap 250479 250538 358730 358792 251316 25.2	61.8 689.1 6701.8 1617.9 40.0 6760.8 6764.4 1632.0 51.0 668.0 6665.9 1606.7 99.2 6732.1 6740.0 1628.6 556 21542 1130K 65053 34.1 26.7 2806199 7830/6188 2029/1419 3130 416714 417206 266039	(1607.1) (175.2) (175.3) PCLose 1619.0 175.5 175.2 Open 1632.3 178.7 178.7 High 1606.1 175.1 175.0 Low 1628.1 178.1 178.1 Close 2272K 1199K 9638K 30.6 10.3 10.3 PS 2030/1419 263/163 263/163 25959 28691 28683 Mcap	Bank of Baroday Bharate Bharate (254,5) (254,6) (312,0) 255,6 255,0 317,0 261,8 261,7 320,9 254,4 254,2 311,3 260,6 260,6 312,8 7,0 95K 7,0 7,0 30,2 340/150 298/208 300/208 340/150 134740 134750 228651	(312.1) (1349.9) (1350.4) (161: 316.0 1362.2 1364.9 1625: 320.9 1386.2 1386.5 1630: 311.2 1353.3 1351.4 1582: 312.9 1377.9 1584: 14411K 41171 2022K 107K 5.0.3 45.9 45.9 73.5: 341/150 1826/1063 1805/1063 1779 228687 64155 64155 9020	3.7) (1620.6) (252.4) (252.4) (252.4) (252.9) 3 (252.9)	373.9) (373.9) PCLose 173.1 373.9 Open (68.0) 381.0 High (69.0) 369.1 Low 179.8 379.7 Close (68.0) 367.7 Shares 13.1.7 PE (196/237 396/237 52 Wk H/L (196/23	Birlasoft Bosch Bo	(4.1)	BSE★ CAMS C
Open 106.0 105.9 - 1669.0 185.0 1 High 109.4 109.5 - 1731.2 188.6 1 Low 105.6 105.6 - 1665.3 184.0 1 Close 108.6 108.6 - 1718.6 186.6 1 Shares 2554K 5399K - 5508K 193K 75 PE 6.4 6.4 - - 31.5 3 Mcap 98507 98534 - 1731/811 213/108 212 Mcap 98507 98534 - 35919 24736 24	CG Power ★ CGCEL ★ 4.3 (761.0) (761.3) (409.2) 85.0 761.3 761.3 409.4 88.7 771.3 771.1 411.5 86.6 752.1 752.2 408.5 631.6 66863 2265€ 28927 31.5 - 48.9 7/108 875/415 875/414 484/262 7/373 114955 114978 26292	Chambal Fert Chambal Fert (409.1) (525.1) (525.1) PCLose 408.8 528.0 527.0 Open 411.5 538.7 539.0 High 407.1 526.9 526.5 Low 408.6 534.4 534.4 Close 1749k 46928 2133K Shares 49.0 13.9 13.9 PE 484/261 575/321 574/321 52 Wk H/L 26298 21411 21409 Mcap	Chola Inv★ Cipla ★ (1254.4) (1254.4) (1253.7) (1534.4) (1256.1 1260.0 1533.2 1297.9 1298.3 1540.2 1293.0 1292.3 1501.1 32114 17831 307K 28.3 28.3 27.1 1659/1012 1652/1011 1702/1193.1 108698 108639 121229	1530.0 184.5 183.8 422.5 1536.8 186.2 186.3 426.6 1492.3 182.8 182.8 415.1 1500.9 184.8 184.9 416.1 2971.1 12.9 12.9 7.3 1702/1192 186/125 545/5 121209 13688 13694 2567	0) (422.1) (8721.8) (8718.3) (2 422.1 8700.1 8718.3 2 0) 425.9 8773.1 8775.0 2 0 415.0 8682.6 8678.2 2 0 415.7 8763.0 8765.9 2 6836K 4878 295K 6 7.3 73.4 73.4 5 342 544/342 8773/4291 8775/4287 3 70 256770 58501 58521 7	2896.2) (2896.3) PCLose 8893.4 2902.0 Open 8925.0 2925.8 High 82846.0 2844.1 Low 9911.9 2915.8 Close 85567 905K Shares 33.9 54.0 PE 8893/2270 3890/2267 52 Wk H/L 19204 79308 Mcap	(839.4) (839.8) (3511.1) (3512.3) (52) 346.0 844.9 3550.0 3353.0 52 355.0 849.9 3577.9 3578.9 52 339.0 835.9 3520.0 3517.5 52 344.1 844.3 3544.6 3545.3 52 23166 1294K 4997 485K 18 11.0 41.0 52.1 52.1 51 1194/758 1180/757 4170/1837 4172/1836 677 51428 51440 98255 98276 925	5.0 524.0 257.0 2 1.1 520.0 2640.1 2 1.4 522.8 2694.1 2 1.4 522.8 2694.1 2 1.4 5216K 10283 1.5 92.9 2.9 1.6 92.6 3674.8 3 1.6 92.6 3674.8 3	527.0) (5210.4) (5210.5) (16874.6) (16866.4) 650.0 622.8 6225.0 16949.0 16869.0 7709.5 6265.2 6268.3 17448.8 17450.0 640.0 6184.9 6178.1 16879.5 16899.0 640.0 6184.9 6178.1 16879.5 16899.0 461K 3354 557K 47277 824K 92.9 90.4 90.4 164.1 146.0 9/2021 6449/3350 6285/3350 1749/5785 1745/5783 36749 166117 166079 104462 104435
Open 854.0 853.0 1228.1 1224.5 4845.0 4846.1 High 854.0 853.0 1228.1 1229.1 4876.1 48 Low 841.0 841.0 1210.0 1229.6 4752.9 47 Close 848.3 848.0 1215.6 1215.6 4795.3 47 Shares 39024 1677K 32215 1435K 3716 3 52 Wk H/L 967-640 968/640 1420/1074 1421/1074 103/3564 5105 Mcap 209980 209893 101430 101426 131438 13.1	1487 38620 38613 38671	Federal Bank ★ (455.5) (209.9) (210.0) PCLose (455.7) 210.0 210.0 Open 463.0 216.2 216.3 High 451.0 209.3 209.3 Low 454.7 215.3 215.4 Close 4096K 289K 12814K Shares 35.1 13.3 13.3 PE 620/279 216/139 152/W kJ/L 38650 52822 52856 Mcap	201.1 201.6 1560.1 208.0 208.0 1563.7 201.1 201.4 1543.2 206.8 206.7 1547.8 1016K 14842K 6721 13.1 13.1 - 246/135 246/135 1830/76 135973 135927 43678	(1595.4) (83.5) (83.6) (123 1563.0 84.0 83.7 1234 1563.8 84.2 84.2 1238 1543.0 83.2 83.2 1218 1548.7 83.9 83.9 1228 349K 223K 10261K 3488 7 1831/771 104/58 104/59 1541/ 43703 88537 88579 1256	0.3) (1230.4) (2860.6) (2862.6) (2862.6) (2863.0) (2853.1 5 1.1 223.5 2906.6 2907.7 5 2807.8 5 2900.6 2907.7 5 2807.8 5 2900.6 2907.7 5 2807.8 5 2900.6 2900.3 5 702K 22805 1802K 2 2805 5 1802K 2 2805	534.5) (534.2) PCLose 335.2 536.1 Open 345.1 545.5 High 277.1 527.0 Low 442.5 543.1 Close 559K 6979K Shares 27.0 27.0 PE 272,0 FE 3 272,5366 721/365 52 Wk H/L 3150 13164 Mcap	178918 178934 34189 34183 302	116.8) (4518.9) (1757.1) (17 10.0 4605.9 1771.9 1 126.3 4627.0 1771.9 1 10.0 4490.0 1719.7 1 19.4 4521.4 1733.5 1 1909 2420K 7432 7 35.7 76.5 7 25.5/2504 5675/2505 2105/1280 2101 1248 302379 108673 16	HCL Techno‡ HDFC AMC♣* 157.2) (1889.1) (1898.8) (4258.4) (4258.3) 763.9 1811.5 1911.0 3371.1 4371.5 4371.5 4171.5 4274.0 4371.5 4261.6 4371.5 4261.6 4260.6 4260.6 4662.6 4
High 1865.0 1865.0 651.0 651.0 4725.0 47 Low 1831.2 1831.2 634.2 635.0 4616.0 46 Close 1860.1 1860.1 650.2 650.3 4634.0 46 Shares 470K 22335K 188K 7393K 21988 5 PE 21.6 21.6 82.9 83.0 21.0 SW H/L 1865/1363 1865/1364 761/511 761/511 6245/3684 6246/	7.0) (284.9) (284.7) (667.2) (250.2) (286.3 669.9) (250.0 288.0 671.0 (15.5 281.2 281.0 660.0 285.9 283.3 283.5 663.1 872K 372K 3425K 35332 (21.0 68.1 26.6	HPCL (667.5) (384.4) (384.5) PCLose (667.6) 383.1 384.0 Open (671.3 391.5 391.7 High (659.7 383.0 382.7 Low (653.1 387.6 387.7 Close 2785K 94856 3476K Shares (26.6 18.9 18.9 PE 773/496 457/228 457/237 52 Wk H/L 149001 82464 82485 Mcap	HULCO HULC 235.5 (235.5) (235.5) (2481.3) 225.6 226.4 2483.0 243.1 2439.0 243.1 2439.0 242.2 242.1 2464.9 558K 8611K 27775 19.7 19.7 57.5 354/86 3035/2174 48476 48458 579141	(2482.9) (1307.4) (1308.4) (189) 2481.1 1306.7 1302.6 1900 2493.0 1319.8 1320.0 1932.0 1837 2456.6 1302.0 1301.7 1887 2464.5 1315.3 1316.1 1951 1321K 280K 11570K 4897 57.5 21.2 21.2 43.4	5.4) (1896.3) (683.8) (684.2) (9.1896.4 689.4 687.0 6 9.1954.2 691.4 691.0 6 1.1 1882.9 673.7 673.0 6 0.1 1950.9 675.8 675.8 6 1025K 6426 1000K 8 43.4 111.2 2 1355 2302/1334 795/464 797/463 9	65.2) (65.2) PCLose (55.8 65.5 Open (66.4 High 55.0 65.0 Low (66.2 Close 16.2 66.2 Close 1919K 23554K Shares (10.9 20.9 PE 127.759 927.95 52 Wk H/L	EK\$\(\) \(\	2.2 582.6 807.0 615.2 816.8 9.0 579.0 806.3 8.3 604.1 810.4 81K 5132K 69832 3 8.6 69.0 63/391 817/416 81	Indraprist Gsrk
Open 1003.1 1005.0 8450.0 8457.0 1887.0 1887.0 1912.9 19 high 1006.1 1006.0 8533.1 8525.0 1912.9 19 low 990.6 990.5 8384.3 8386.4 1874.1 18 Close 999.0 998.9 8453.6 8445.6 1890.3 18 Shares 120K 4257K 2992 346K 60195 4 PE 9.6 9.6 147.5 1747.4 29.1 1 52 Wk H/L 1694/967 1695/968 8333/4858 8525/483 1991/1359 1991/1359 1991/1359 1991/1359	InterGlobe Avia IOC IOC	RB Infra	RFCC RFCC RFCC RS14.0 (148.2) 832.8 833.0 149.0 839.0 52.8 825.5 825.3 148.7 832.4 832.7 151.1 61227 1154K 3186.7 61227 61592 66592 66612 197465	(148.2) (472.3) (472.5) (925. 149.0 473.5 474.4 925.8 152.9 478.3 478.2 937.3 148.7 466.8 466.4 921.0 151.1 467.3 467.1 935.7 21985K 270K 13439K 2001 - 28.4 28.4 18.8	5) (925.8) (340.2) (340.4) (3 3 925.0 342.0 342.1 6 3 937.0 347.3 347.4 6 7 935.5 340.7 340.7 6 1 1147K 730K 16775K 1 11.8.8 - 5 674 1097/674 395/229 395/229 8	643.2) (643.0) PCLose (550.0) 652.1 Open 5554.0 654.0 High 140.3 640.3 Low 448.5 648.4 Close 5157.9 57.9 PE 10057.99 805/398 52 Wk H/L	998.0) (998.8) (656.5) (657.0) (67.0) (999.0) 999.0 996.1 655.1 658.9 73 (1002.8 1003.0 664.0 664.2 73 (1002.8 1003.0 664.0 664.2 73 (1002.8 1003.0 664.0 664.2 73 (1003.0 664.0 664.0 664.2 73 (1003.0 664.0 664.0 664.2 73 (1003.0 664.0 664.0 664.2 73 (1003.0 664.0 664.0 664.2 73 (1003.0 664.0 664.0 664.2 73 (1003.0 664.0 664.0 664.0 664.2 73 (1003.0 664.0	0.1 730.6 4345.0 4 0.6 731.6 4530.0 4 0.0 701.0 4345.0 4 0.1 722.8 4420.6 4 0.1 6582K 7856 - 67.6 5/311 786/311 5040/2822 5044	Kotak Mah Banke KPIT Technot 140.3 (1749.5) (1749.9) (1429.8) (1430.7) 345.0 (1759.0 1752.0 1455.0 1450.0 552.2 1765.7 1767.0 1463.4 1463.0 420.2 1757.1 1767.6 1463.1 1426.6 420.2 1757.1 1757.5 1457.1 1457.2 260K 3397 3187K 74356 2059K 67.6 15.8 15.8 2 2059K 42235 349330 349419 39944 39946
High 3835.0 3835.0 149.3 148.5 5380.4 53 Low 3759.0 3758.1 145.3 145.0 5269.3 52 Close 3799.0 3789.9 148.7 148.1 5304.7 53 Shares 288K 2510K 213K 6845K 1616 90 PE 38.6 38.5 14.4 14.3 42.9 52 Wk H/L 3349/3176 3920/3175 194/134 1999/4228 6000/	45.0 583.6 581.2 640.0 83.0 586.6 586.8 645.2 70.7 576.6 576.3 634.3 00.9 583.5 583.5 637.8 3331 51078 1947K 18260 42.8 239.9 239.9 7.2	★ LIC India (635.3) (969.0) (969.8) (C1TIMind C1613.0 C2081.4	(2081.6) (285.1) (285.3) (129) 2085.0 290.0 288.0 1296 2111.0 290.8 291.1 1381 2061.4 282.5 282.0 1291 2101.7 285.5 285.4 1371 1114K 82066 3220K 137K 36.5 17.2 17.2 -	5.8) (1296.3) (3026.2) (3027.3) (1 1.1 1300.0 3010.0 3003.0 1 1.0 1381.5 3051.2 3051.9 3051.9 1 1.1 1290.9 3000.1 3003.0 1 1.5 1371.1 3029.9 3031.8 1 3131K 36939 3364K 3 34.4 1 /877 1650.787 3221/1575 3222/1575	1279.3) (1278.3) PCLose (1280.0 1276.6 Open 1284.9 1284.0 High 1250.0 1249.1 Low 1260.3 1260.8 Close 12254 765K Shares 18.8 PE (1260.3 1988/1075 52 Wk H/L	164.3) (164.2) (641.3) (641.7) (161.5) (641.7) (165.0) (644.4) (641.8) (11.70.4) (170.7) (644.4) (641.8) (163.5) (163.6) (627.4) (627.1) (169.6) (630.3) (631.6) (11.8) (169.6) (630.3) (631.6) (11.8) (14.8) (14.8) (14.8) (15.5) (16.8)	330.0 11281.0 1142.6 1 330.0 11300.0 1175.0 1 106.3 11106.0 1138.5 1 131.4 11129.9 1169.6 1 11 555K 5091 1 5 25.5 - 75/7938 13680/9738 1311/855 130	Max Health MCX 144.3 (1034.1) (1034.3) (621.6) 144.6 1034.1 1038.0 6250.0 6265.0 175.0 1066.2 1067.0 6330.0 6331.8 138.1 1029.4 1027.0 6180.0 6180.0 1100.1 1064.2 1064.3 6311.2 6315.8 11616 16002 2239K 9813 236K 16767 1117/631 1118/631 6875/2917 6870/2918 40375 103454 103459 32187 32210
High 3057.3 3059.0 127006.3 127200.6 1951.6 19 Low 3006.8 3006.0 125351.0 125325.1 1924.0 19 Close 3017.7 3017.7 126850.6 126841.4 1946.6 19 Shares 2268 447K 229 7926 7015 3 FE 35.9 35.9 28.2 28.2 17.7 2 52 Wk H/L 3187/2180 3188/2187 15182/11590 151445/11490 2077/1262 2079/1262	(246.8) (246.9) (314.5) (42.3) 248.4 248.0 316.0 (53.8) 250.2 317.0 (24.8) 244.1 311.4 (47.8) 245.1 245.2 312.3 (50K 312K 14161K 186K 17.7 14.2 14.2 25.7 (24.9) (25.7 24.9) (24.9) (25.7 24.9) (24.9) (25.7 24.9) (24.9) (25.7 24.9) (24.9) (25.7 24.9) (24.9	Nestle India (314.5) (2260.6) (2261.7) PCLose (316.4) 2265.0 (2261.0) Open 317.0 2273.6 2275.0 High 311.3 2241.1 2241.5 Low 312.2 2256.5 2257.8 Close 2492K 70381 969K 25,7 65.5 65.5 65.5 PE 365/155 2777/2170 2778/264 52 Wk H/L 19598 217567 217697 Mcap	NHPC NMDC € (82.0) (82.0) (235.6) 82.1 82.3 236.9 83.3 83.3 237.0 81.7 81.7 232.8 81.9 82.0 234.1 721K 2024tk 131K 25.9 25.9 11.1 118/57 118/57 286/180 82309 82319 68605	NTPC Nyka (235.7) (367.5) (367.5) (171. 236.6 369.0 369.0 172. 237.0 375.0 375.2 175.6 232.7 368.0 368.0 168.4 234.1 372.7 372.8 169.1 4887K 605K 22036K 379K 11.1 18.7 18.7 - 286/180 448/273 448/273 230/ 68597 361395 361443 4833	9) (171.9) (2058.6) (2060.4) (2 173.0 2109.0 2100.0 4 5 175.6 2176.6 2177.0 5 16 168.4 2090.0 2087.3 4 169.1 2164.8 4 9670K 47798 2765K 6 4 47.7 140 230/140 2117/1268 2177/1268 2	490.1) (490.3) PCLose 196.0	(262.3) (262.4) (12507.5) (12524.8) (46 154.3 263.9 12600.0 12565.0 (46 1264.3 264.3 12687.4 12691.1 46 160.0 260.0 12349.3 1232.2 45 160.8 260.7 12413.0 12417.6 45 1338K 10714K 1268 103K 31 1.1 8.1 43.2 43.2 82	230.0 46302.5 907.4 115.4 46440.0 942.0 9398.4 45565.0 902.4 939.2 45933.4 939.6 8 49127 687K 9 5 82.5 - 13/33100 48394/33070 952/310 95	Persistent Sept. Petronet LNC
High 4267.0 4267.5 3210.0 3208.6 1250.0 1250.0 12 Low 4098.2 4093.6 3134.2 3130.8 1225.6 12 Close 4177.5 3205.5 3204.8 1236.4 12 Shares 7930 376K 5581 424K 31168 4 PE 32.9 32.9 85.2 85.2 5 52 52 52 52 52 324.4 3416/489 3415/2488 1250/737 1245 Mcap 63376 63372 163032 162994 27880 2780	44.7 108.5 108.8 1939.2 44.7 105.2 1017.0 2017.0 26.2 107.8 107.8 1914.7 37.2 110.1 110.0 2004.1 83K 1205K 48998K 84165 9.9 7.737 143/84 143/84 2017/728 898 126480 126434 91968	(1926.3) (7412.0) (7412.5) PCLose 1940.0 7413.0 7421.0 Open 2018.9 7478.4 7479.0 High 1915.0 7275.0 7272.0 Low 2004.7 7297.6 7300.1 Close 1897K 5936 213K 5936 213K 5936 213K 5947 7607,3812 7605,3801 52 Wk H/L 91996 109755 109794 Mcap	Ponnawalla Finc\(\) Power Finc\(\) Fost Post Post Post Post Post Post Post P	(501.1) (329.8) (329.6) (172: 502.9 329.4 329.1 1722: 516.7 331.1 331.3 1778 502.5 321.3 321.1 1718 510.0 325.0 325.1 1758 10065K 793K 17880K 9774 10.8 19.9 19.9 660.2 580/352 366/212 366/212 2073 168305 302270 302316 7619	3.1) (1724.2) (1597.8) (1598.3) 1.0 (1779.2) 1619.0 1607.0 1 1.0 1779.3 1619.0 1610.0 1 1.0 1711.6 1590.0 1599.7 1 753K 18606 554K 1 2 660.9 - 8 2/967 2075/967 1829/1204 1830/1204 3 2 76263 15683 15689 1	162.9) (162.7) PCLose 164.3 164.0 Open 174.4 174.2 High 163.8 163.8 Low 173.6 173.4 Close 173.6 173.4 Close 1721X 26668K Shares 19	REC Reliance Ind SAI (539.7) (539.7) (1323.3) (1323.3) (1323.3) (544.7 542.9 1327.0 1326.0 123 (556.0 555.9 1329.0 1328.4 123 (542.1 541.2 1305.0 1304.1 121 (543.7 543.7 1309.0 1309.0 123 (189K 9007K 438K 1969K 100 (1.7 9.7 26.1 26.1 23.5 (554/386 654/386 1609/1203 1609/1203 174 (143155 143155 1771387 1771320 504	3.0 123.0 167.9 1.5.5 167.9 1.2.5 167.9 1.2.5 167.9 1.2.1 162.0 1.3.3 122.2 162.5 169K 19645K 450K 27 1 23.1 30.2 175/93 217/88 2 196 50463 114340 1.1	(66.2) (854.0) (704.1) (704.1) (704.3) 167.0 854.4 854.0 715.0 708.5 167.2 863.8 864.0 716.0 716.1 162.0 850.3 705.0 705.0 705.0 162.5 859.5 859.7 714.8 714.7 7634K 680K 10750K 17708 1015K 30.2 10.7 10.7 - - 2117/90 912/595 912/595 817/649 817/648 44326 767025 767248 67998 67993
High 1472.0 1472.4 27500.0 27521.0 3173.2 31 Low 1436.0 1435.1 26975.1 27000.3 3120.7 31 Close 1452.3 1452.6 27419.8 27403.9 3130.5 31 Shares 82503 1977K 324 64106 41584 11 PE 66.7 66.7 54.8 54.7 15.1 5 52 Wk H/L 1935/1307 1936/1308 30710/25500 30738/25500 3652/1974 3652/1974 Mcap 145528 145558 98931 98873 117714 117	45.6 7809.2 7780.0 118.3 73.5 7943.9 7946.6 118.9 19.7 7725.0 7722.6 116.8 23.3 7750.0 7749.2 117.3 49K 9781 556K 576K 15.1 - 46.2 1972 8130/3780 8130/3776 170/81 7784 275978 275949 46077	Sona BLW Precis (117.0) (672.8) (672.7) PCLose 118.0 672.8 (673.0 Open 118.9 697.0 697.5 High 116.8 671.2 671.2 Low 117.2 688.8 689.2 Close 6001K 77692 1860K Shares 46.2 - PE 171/81 768/532 769/532 52 Wk H/L 4606 42802 42827 Mcap	2314.0 2311.3 1812.0 2346.4 2348.0 1812.0 2313.6 2311.3 1785.6 2332.6 2331.3 1800.1 3846 466K 19584 58.8 58.9 39.1 2697/2089 2694/2089 1960/1206 69143 69176 431886	(1800.1) (4763.3) (4763.0) (933. 1810.5 4783.4 4807.0 933.5 1814.9 4808.0 4810.0 946.1 1785.0 4696.2 4693.6 925.2 1800.2 4713.3 4715.4 928.5 339.1 54.9 54.9 81.2 0 1960/1209 6482/3604 6460/3601 960/ 431922 59882 59909 3737	99) (934.8) (1136.1) (1136.4) (1) (931.0) (1140.0) (1136.0) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1	1806.8) (1807.9) PCLose 1807.0 1807.9 Open 1822.8 High 5 1789.6 1790.0 Low 1801.3 1800.9 Close 1906.8 294K Shares 139.5 139.4 PE 8 1175/1598 2175/1586 52 Wk H/L 1 11337 51324 Mcap 5		5.5 805.0 427.3 6.5 806.0 432.0 6.0 784.1 424.4 3.3 788.1 425.5 6K 12392K 698K 6 8.7 36.3 79/696 1179/696 495/277 49 1155 290100 135960 13	Tata Steel ▼ TCS ▼ Tata Steel ▼ TCS ▼ TATA Steel ▼ TCS ▼ TATA STEEL ▼
High 1774.6 1774.6 3382.0 3383.0 3386.4 33 Low 1740.8 1740.6 3334.5 3338.0 3296.0 32 Close 1759.8 1759.6 3362.5 3364.5 3349.6 33 Shares 29271 1811K 4247 1630K 2272 4 PE 52.6 52.6 90.4 90.5 62.9 5 52 Wk H/L 1775/1164 1775/1163 3885/3059 3887/3056 3390/2025 3591/205	66.0 6900.0 6890.0 3659.9 6920.0 3672.0 95.0 6732.1 6731.2 3610.9 52.7 6834.2 6823.8 3647.5 120K 12796 899K 6326 63.0 137.8 137.6 61.2	(3620.1) (2554.1) (2556.2) PCLose 3649.0 2577.4 2559.8 Open 3675.3 2577.4 2559.8 High 3610.1 2502.9 2503.5 Low 1659.7 2517.4 2518.7 Close 565K 61.4 51.6 51.6 51.6 PE	UltraTech Union Ra (11849-5) (11852-3) (126-0) 11949.0 11866.2 127.2 11949.0 11920.4 128.9 11745.0 11748.1 125.7 11762.2 11766.8 128.3 3422 307K 595K 51.8 51.8 64. 12138/9136 12138/9130 172/107 339575 339708 97939	(126.1) (1542.6) (1542.9) (562. 126.7 1554.6 1549.0 565.1 129.0 1554.6 1549.0 572.6 125.5 1521.0 1520.7 564.1 128.3 1526.1 1526.1 568. 21644K 6460 618K 2752 64 81.3 81.3 -	(66) (563.1) (621.0) (621.1) (468.4) (468.4) PCLose 170.0 470.0 Open 1772.0 471.9 High 8 164.0 464.1 Low 168.0 468.4 Close 161.1 16.2 PE 1624/239 52 Wk H/L	Voldafone Idea Voltas Volta	5.0 294.7 20.9 1.0 297.0 21.4 1.9 291.8 20.8 1.2 294.0 21.2 1.4 14036K 15955K 135 2 66.2 - 2 28/201 33/19	Zomato ± Zydus lifescien ± (20.8) (27.9) (27.9) (982.1) (982.1) 21.0 283.0 283.0 985.9 986.0 20.8 283.0 283.0 95.9 967.2 21.2 286.3 285.0 97.0 970.4 391K 3035K 45521K 86363 1385K 51.8 - - 22.7 22.7 337/9 298/114 298/114 1324/631 1324/631 66556 262617 262571 97637 97637

General public is hereby informed that our client, M/s. Muthoot Finance Ltd. (GSTIN 32AABCT0343B1Z7), Registered Office: 2nd Floor, Muthoot Chambers. Banerji Road, Kochi-682018, Kerala, India, CIN: L65910KL1997PLC011300, Ph: +91 484-2396478, 2394712, Fax: +91 484-2396506, mails@muthootgroup.com www.muthootfinance.com is conducting Auction of ornaments (NPA accounts for the period up to 31.03.2023 & Low Tounch/Low quality/Insufficient weight deduction accounts for the period up to 31.05.2024), pledged in its favour, by the defaulting Borrowers, as detailed hereunder. All those interested may participate. First Auction Date: 13.12.2024

Aimer (0490): MUL-9026. 9115. 9145. 9417. 9469. 9548, 9557, 9760, SRS-15, 116, 256, Ajmer-Beawar Road (0538): MAL-3215, 3250, MDL-2215, 2266, 2298, MUL-10428, 10742, 11150, 11160, 11214, 11233, 11296, 11301, 11331, 11392, 11545, 11547, 11568, 11582, 11640, 11645, 11663, 11695, 11707, 11740, 11782, 11940, SRS-59, 111, 119, 162, 164, 188, 207, Beawar (1286): RGL-1825, 1934, SRS-85, Ajmer-Ramganj (2170): MDD-44, MDL-1397, 1400, MEG-87, MUL-7208, 7296, 7359, 7360, 7361, 7448, 7459, 7527 7642, 7643, 7660, 7683, 7737, SRS-96, 107, 108, 109, **Kishangarh-(RA) (2280)**: MDL-2623, 2720, 2767, MEG-583, MUL-11223, 11241, RGL-4531, 4775, 4872, 5016, 5022 5038, 5120, 5134, 5188, 5493, 5560, 5564, SRS-41, 194, 224, 228, 234, 280, 282, 288, Ajmer-Bajrang Circle (2529): MAL-1785, MRC-1, MUL-9486, 9492, 9530, 9589, 9617 9745, 9758, 9762, 9772, 9836, SRS-95, 96, 118, 124, 143, **Ajmer-Vaishali Nagar (3977)**: BLS-113, MDL-1427, MUL-8204, 8266, 8404, 8558, 8597, 8608, 8718, 8785, 8812, 8871 8919, 8951, 9058, SRS-86, Ajmer-Adarsh Nagar (4321): MDL-1496, 2364, 2474, 2529, 2793, 2957, 3031, 3077, 3107, MUL-12450, 13000, 13330, 13412, 13417, 13418, 13492 13521, 13523, 13611, 13612, 13613, 13644, 13676, 14119, 14214, 14222, 14226, 14251, 14270, SRS-90, 237, 265, 266, 375, 407, Bijainagar (RA) (4497): BLS-71, MDL-882, 910, 927, MEG-242, 332, MUL-4969, 5005, RGL-2071, 2093, 2151, 2155, SRS-13, 40, 41, 83, 113, 114, 162, 173, 195, 200, 202, Kekri (RA) (4654); BLS-20, MEG-105, MUL-1964, RGL-1043, 1050, 1114, SRS-25, 94, 95, 97

Low Tounch/Low quality/Insufficient weight deduction: Ajmer(0490): MHP-542, Ajmer-Vaishali Nagar(3977): MDL-2552, Ajmer-Adarsh Nagar(4321): MUL-17331 Second Auction Date: 14.12.2024, Auction Centre: Muthoot Finance Ltd., First Floor, Desouza Building, Above Jai Store, Near Martindale Bridge, Beawar Road Ajmer

Rajasthan-305001 First Auction Date: 13.12.2024

Bundi (RA) (2168): BLS-200, 213, 257, 264, MDD-21, MDL-1843, 1884, MEG-266, 277, MRC-17, MUL-4849, 4866, 4921, 4923, 4978, RGL-3443, 3827, 3857, 3956, 3969, 3997 4010, 4015, 4033, 4041, 4052, 4098, 4159, 4245, SRS-169, 172, 196, 209, 215, 265, 279, 280, 295, 312, 320, 327, TMS-47

Second Auction Date: 17.12.2024, Auction Centre: Muthoot Finance Ltd., First Floor, Above Oriental Bank of Commerce, Vivekanand Colony, Lanka Gate, Nea Ambedkar Circle, Bundi Rajasthan-323001

First Auction Date: 13.12.2024

Jhalrapatan (RA) (4154): BLS-92, 95, MUL-2901, 2904, 2914, 2946, 2962, 2971, 2977, RGL-1846, 2041, 2106, 2235, SRS-12, 101, TMS-13, 45, Jhalwar (RA) (4236): RGL-1620, 1827, SRS-49, 79

Second Auction Date: 18.12.2024, Auction Centre: First Floor, Above Oriental Bank of Commerce, Bus Stand Road, Jhalrapatan, Raiasthan-326023 First Auction Date: 13.12.2024

Baran-(RA) (2196): MDL-1842, MEG-177, MUL-7701, 7707, 7804, RGL-4018, 4249, 4286, 4319, 4360, 4383, 4463, 4509, 4535, 4929

Second Auction Date: 19.12.2024. Auction Centre: Muthoot Finance Ltd., Near ICICI Bank. Ground Floor, Radhika Hotel Char Murti Choraha, Baran-325205 First Auction Date: 13.12.2024

Kota-Mahavir Nagar (1096): BLS-112, MAL-6816, MDL-5144, 5169, MEG-218, MUL-12190, 12398, 12465, 12466, 12477, 12492, 12579, 12628, 12647, 12707, 12742, 12747 12763 12896 12899 12900 12924 12926 12961 12983 13021 13054 13055 13065 13083 13119 13131 13322 13347 SRS-279 393 423 558 568 574 577 Kota-Gumanpura (1097): MDL-2743, 3383, 3697, 3860, 3871, 4118, 4154, MUL-8218, 8239, 8240, 8241, 8244, 8282, 8292, 8294, 8335, 8355, 8358, 8362, 8381, 8459, 8505 8560, RGL-2623, 2630, 2735, 2846, 2893, 2928, 2957, 2977, 3122, 3171, 3192, 3209, 3266, 3293, 3295, 3301, 3484, 3558, SRS-8, 11, 176, 257, 259, 291, 319, 335, 340, 344 355, 376, 403, 414, 418, Kota-CAD Circle (2026): MDL-3185, MEG-205, 229, 237, 256, MRC-3, MUL-11260, 11324, 11364, 11518, RGL-3905, 4456, 4729, 4955, 4974, 4983 5012, 5082, 5108, 5129, 5197, 5243, 5274, 5311, 5312, 5403, 5438, 5501, SRS-216, 219, Kota-Nayapura (2427): MDL-1919, 2249, 2305, 2594, 2854, 2869, MUL-6193, 6195, 6216, 6220, 6243, 6253, 6272, 6279, 6289, 6342, 6345, 6434, RGL-4216, 4252, 4263, 4303, 4329, 4365, 4387, 4445, 4447, 4462, 4489, 4504, 4520, 4555, 4558, 4830, SRS-182, 197, 198, 199, 279, 295, 315, TMS-15, Ramganj Mandi-(RA) (3625): BLS-87, 114, MDL-1776, RGL-2678, 2754, 2812, 2882, 2947, 2959, 3083, SRS-19, 188, 199, 201, 243, Kota-Aerodrome Circle (4061): BLS-125, 151, 164, 165, 225, MDL-1879, 2307, 2941, 2996, MEG-230, MHP-231, MUL-7232, 7253, 7255, 7284, 7346, 7383, 7391, 7424, 7609 RGL-3987, 4609, 5606, 5740, 5962, 5966, 6049, 6062, 6085, 6096, 6121, 6168, 6170, 6193, 6237, 6258, 6293, 6316, 6320, 6331, 6352, 6370, 6385, 6402, 6438, 6479, 6640 6709, 6969, 6980, 6988, 6999, 7000, 7060, SRS-79, 81, 86, 93, 108, 120, 121, 126, Kota-Baran Road (RA) (4590): MDL-842, 1030, 1080, 1087, RGL-2098, 2455, 2548, 2698 SRS-40, 115, 143, 160, 169, Kota-R K Puram-(RA) (4906): MDL-499, 1259, 1334, 1824, 1836, MUL-3964, 4077, 4102, 4111, 4174, 4179, 4182, 4217, 4243, 4256, 4316, 4337 4389, 4475, 4511, 4515, 4516, 4563, 4606, 4649, 4713, 4720, 4731, 4911, SRS-84, 95, 121

Second Auction Date: 20.12.2024, Auction Centre: Muthoot Finance Ltd., 640, Ground Floor, Sunder Plaza, CAD Circle, Dadabari Road, Kota, Rajasthan-324009 The auctions in respect of the loan accounts shown under the branch head will be conducted at the respective branches.

However, please note that in case the auction does not get completed on the given date(s), then in that event the auction in respect thereto shall be conducted/continued on Second Auction date at given auction centre, and further in case the said ornaments are still not successfully auctioned on these dates then such auction shall be continued on subsequent days thereafter, at this same venue. No further notices shall be issued in this respect.

Kohli & Sobti Advocates, A 59A, First Floor, Laipat Nagar-II, New Delhi-110024

Note: Customers can release their pledged ornaments before the scheduled auction date, against payment of dues of our client, Customer can also contact to Email ID: recoverynorth@muthootgroup.com or Call at 7834886464, 7994452461

इंडियन बैंक 🔥 Indian Bank **Branch: Beawar**

SALE NOTICE (E-AUCTION)

The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 the Immovable property /Mortgagor/Hypothecator/ Legal Heirs and Branch Name/A/c No. Property ID E-Auction Secured debt 1. 1.Mrs. Radha Devi W/o Mr. Ganpat Singh Rawat (Borrower/Mortgagor) Address (a) 178, Suresh property land and building belonging to Mrs. Rs. 20,88,978/-10.01.2025 from IDIB 25.12.2024 11:00 AM to 5:00 Colony, Sendariya Bewar- 305904 (b) Plot No. 09, Nayanagar Colony, Balad Road, Khasra No.1078, situated at Plot No. 09, Nayanagar Colony, Rs. 2,45,000/-3266261265 to 09.01.2025 PM (with unlimit situated at Plot No. 09, Nayanagar Colony, Balad Road, Khasra No. 1078, Beawar, akh Eighty Eight housand Nine between extension of 10 Beawar-305901. 2Mr. Ganpat Singh Rawat S/o Mr. Babu Singh (Co-Borrower) Address (a) H. No. 8, Suresh Nagar II, Naya Nagar, Colony, Balad Road, Beawar-305901. (b) Plot No. 09, Nayanagar Colony, Balad, Road, Khasra No.1078, Beawar 305901 **Last Date** Jundred Sevent 10.00 am ninutes duratio Raiasthan Rajasthan
Measuring-77.22SqYards
Moundaries as Under: East- 30' Wide
Road, West- Plot No. 10, North-Plot No. 08,
South-Common Way 30 Ft. Wide to 4.00 pm. each till conclusion FMD: of the sale) 09.01.2025

Notice of intended sale under Rule 6(2) & 8(6) of The Security Interest (Enforcement Rules) 2002 under

Detail of encumbrance on property, if any known to Bank- Not known to Bank A/c No. 6584789721 1. For property details and photograph of the property and auction terms and conditions please visit: https://baanknet.com 2. Bidders are advised to use Property ID Number mentioned abov while searching for the property in the website with https://baanknet.com For further details and Terms & Conditions, Please contact PSB Alliance Pvt. Ltd Helpdesk No. 8291220220, emai D.-support.ebkray@psballiance.com Date: 30.11.2024 Place: : Udaipur Authorized Officer, Indian Bank

To book your copy, SMS reachbs to 57575 or email us at order@bsmail.in

Business Standard

Insight Out

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CORRIGENDUM

In the possession notice (for immovable property) published in this newspaper on 30.11.2024. Sorrower- Legal Heir of Late Sh. Om Prakash 3oswami Legal Heir (1) Mrs. Sharda Devi wio ate Sh. Om Prakash Goswami (2) Raj Goswami 3) Shewta Goswami and Quarantor Pls. read and nderstood Correct Branch- M.I. Road (0159) alipur. Wrong Branch- Bani Park (0376) Jaipur. Rest latter will be same and unchanged. d unchanged. Authorised Officer, UCO Bank

PUBLICATION

Notice dated 23.11.2024 in Loan Account No. HHLDMT00291657 was issued b undersigned on behalf of Sammaan Capital Ltd. (Formerly known as Indiabulls Housing Finance Limited), secured creditor, to Hari Singh and Vinay Verma ("Borrower(s) / Co - Borrower(s)") to provide information to the undersigned regarding other legal heir(s) of Late Usha Devi and Pankaj Rathor within 7 (Seven) days from the date of receipt of the said notice. As you the Borrower(s) / Co - Borrower(s) have failed to provide the legal heir details it is hereby assumed by the undersigned that there are no other legal heir(s) of **Late Usha Devi and Pankaj Rathor** apart from the above mentioned Borrower(s)/Co-Borrower(s)

For Sammaan Capital Limited (Formerly known as Indiabulls Housing Finance Limited)
AUTHORIZED OFFICER Place : New Delhi

INVITATION FOR SUBMISSION OF OFFERS FOR SALE OF ASSETS OF M/S UTTAM STRIPS LIMITED

(CIN - U27310DL2006PLC154866) Offers are invited for sale of following assets of M/s UTTAM STRIPS LIMITED on "AS IS

WHERE IS, AS IS WHAT IS, WHATEVER THERE IS AND WITHOUT RECOURSE Details of the assets of Uttam Strips Limited for which offers are invited are as unde EMD to be Lot Particulars

deposited Plant, Machinery and Building Shed at Plot No. SP-255, Kahrani ₹ 50,00,000 Industrial Area, Bhiwadi, Raiasthan (Rs. Fifty Lakhs Note: Machinery and equipment related to power supply such as the transformers, panels ables, wires, etc. are not included in the sale.

nterested parties may submit their offers along with requisite EMD in the designated ban account latest by 20.12.2024. The sale / transfer will be subject to the terms of Process nformation Document. Finalisation of sale/transfer will be subject to approval of the

company i.e., M/s Uttam Strips Limited For details, please refer to process information document published on website ww.arck.in

ARCK Advisors LLP (Appointed as Auctioneer by the Company Place: New Delhi Office No 409, Ansal Bhawan, K.G. Marg, Connaught Place, New Del Email: advisors@arck.in, Contact No.- 08130804098 Date: 05/12/2024



General public is hereby informed that our client, M/s. Muthoot Finance Ltd. (GSTIN 32AABCT0343B1Z7), Registered Office: 2nd Floor, Muthoot Chambers, Banerji Road, Kochi-682018, Kerala, India, CIN: L65910KL1997PLC011300, Ph: +91 484-2396478, 2394712, Fax: +91 484-2396506, mails@muthootgroup.com, www.muthootfinance.com is conducting Auction of ornaments (NPA accounts for the period up to 31.03.2023 & Low Tounch/Low quality/Insufficient weight deduction accounts for the period up to 31.05.2024), pledged in its favour, by the defaulting Borrowers, as detailed hereunder. All those interest

First Auction Date: 13.12.2024

Delhi-Shalimar Bagh (0249): BLS-42, MDD-34, 35, 51, 55, 56, MDL-2685, 2845, MHP-1070, MRC-9, MUL-7468, 7941, 8111, 8261, 8304, 8334, 8372, 8543, SRS-53, 185, 186, 195, 239, 249, 255, 257, 284, TMS-16, Delhi-Rohini (0397): BLS-11, MAL-2910, MDD-86, MDL-1796, 1896, 2018, 2400, 2716, 2725, 2726, 2746, 2761, MEG-159, 216, MUL-9527, 9557, 9570, 9599, 9615, 9634, 9638, 9665, 9666, 9759, 9804, 9858, 9943, 9999, 10059, 10082, SRS-140, 141, 142, 143, 144, 160, 161, 170, 242, 244, 266, Delhi-Rohini D C Chowk (0559): MDL-1365, 1616, 1617, 1618, 1635, 1655, MEG-179, MUL-5982, 6262, 6272, 6349, 6387, SRS-113, 115, 147, Delhi-Pitampura (0615): MDL-660, 1036, MEG-242, MUL-4236, 4285, SRS-6, 17, Delhi-Rohini Sector 11 (1100): MDL-2675, MEG-250, 368, MUL-11189, 11565, 11719, 11802, 11808, 11826, 11959, 11963, 11967, 11989, 12051, SRS-7, 97, 117, 131, 144, 145, Delhi-Narela (1101): BLS-50, MAL-3891, MDD-35, 60, MDL-2334, 2377, 2600, 3301, MUL-11470, 11998, 12232, 12264, 12265, 12266, 12278, 12302, 12386, 12388, 12445, 12492, 12567, 12573, 12625, 12661, 12835, 12849, 12911, 12943, 12975, 13010, 13096, 13126, 13128, 13134, 13147, 13265, 13298, SRS-64, Delhi-Shalimar Bagh BT Block (1125): MDL-1734, 1847, 1859, 1976, 2012, 2048, MEG-260, 270, MUL-5905, 6166, 6272, 6344, 6363, 6429, 6432, 6477, 6510, 6532, 6550, 6578, SRS-68, 107, 111, 120, 146, 151, 163, Delhi-Kohat Enclave (1130): MDL-1162, MEG-199, MUL-4936, SRS-73, 115, 124, 143, Delhi-Rohini sector 7 (1150): MDL-1298, 1321, 1361, 1374, MEG-171, 172, 273, 276, 280, MUL-4242, 4243, 4523, 4527, 4532, 4542, 4547, 4562, 4568, 4575, 4671, 4673, 4674, 4700, 4705, 4709, 4775, 4799, SRS-44, 4568, 4575, 4568, 4568, 4575, 4568, 4568, 4568, 4575, 4568, 4568, 4568, 4568, 4568, 4568, 4568, 4568, 4568, 4568, 4568, 4568, 4568, 4568, 4568, 4568, 4568, 456 54, 102, 125, 139, 155, TMS-36, 37, 54, Delhi-Rohini Sector 16 (1152): MAL-3446, MDL-2485, 3003, 3017, 3045, 3083, MEG-232, 283, 388, MUL-9601, 10050, 10052, 10280, 10284, 10329, 10409, 10740, 10856, SRS-97 128, 135, 167, 172, 174, 199, 209, 210, 234, 238, TMS-16, Delhi-Mangolpur Kaln (1311): MDL-1416, 1539, 1540, 1572, 1856, 2472, MEG-193, MUL-8560, 8987, 9016, 9054, 9055, 9059, 9088, 9386, 9415, SRS-122, 208, 209, 210, 275, TMS-21, **Delhi-Budh Vihar (1387)**: MAL-5654, MDL-3298, 3750, 4114, 4260, 4936, 4943, MUL-18152, 18540, 18673, 19196, 19342, 19657, 19670, 19734, 19813, 19828, 19838, 19882, 19888, 19903, 19920, 19946, 20014, 20024, 20033, 20039, 20047, 20067, 20102, 20120, 20122, 20142, 20148, 20164, 20273, 20336, 20391, 20465, 20630, 20707, 20770, 20782, 20850, 20879, 20889, 20897, 20918, 20989, 20997, 20998, 20998, 20998, 20997, 20998, 20998, 20997, 20998, 20998, 20998, 20997, 20998, 209 21020, 21032, 21062, 21074, 21080, 21115, 21208, 21257, 21274, 21347, SRS-109, 118, 139, 198, 199, 222, 271, 292, TMS-66, Delhi-Rohini Sai Baba Chowk (1389): MDL-1096, MEG-95, 113, 181, MUL-3450, 3460, 3561, 3666, SRS-62, 63, 79, 82, 89, 108, 112, Delhi-Raia Park (Rani Bagh) (1431); BLS-6, MDL-2831, 3413, 3435, 3437, 3450, MEG-210, 248, 249, 258, MHP-608, MUL-6385, 6441, 6545, 6584, 6601, 6603, 6604, 6743, 6768, 6793, 6833, 6884, 6916, 6971, 6984, 7014, 7026, 7040, 7044, 7096, 7131, 7193, 7202, 7209, 7383, SRS-67, 166, 190, 197, Delhi-Prashant Vihar (1692): MUL-2742, SRS-46, 49, 50, Delhi-Bawana (1718): MDL-2160, 2501, 2543, MEG-321, MUL-8408, 8433, 8498, 8544, 8556, 8559, 8580, 8592, 8595, RGL-1219, 1327, 1464, 1499, 1504, 1517, 1525, 1565, 1703, 1719, SRS-12, 114, 133, 149, 178, TMS-3, 4, 22, 28, Delhi-Rohini Sector 3 (1719): MDL-2571, 2766, 2893, 3002, 3063, 3087, 3149, 3176, MEG-258, 259, 294, 323, 434, MUL-10921, 10959, 11025, 11027, 11071, 11115, 11172, 11227, 11252, 11266, 11270, 11329, 11419, 11444, 11445, 11546, 11583, 11632, 11739, 11831, 11842, 11849, 11899, 12003, 12037, 12047, 12049, 12080, 12305, SRS-97, 99, 105, 106, 118, 123, 125, TMS-15, Delhi -Rohini Sector 15 (1938); MDL-1831, 1901, 1926, 1970, 2088, 2151 2197, 2198, MEG-5, 265, MUL-5874, 5949, 5957, 5975, 6031, 6038, 6051, 6054, 6066, 6131, 6245, 6269, 6306, SRS-46, 53, 106, 129, Delhi -Alipur (2009); MDL-684, 904, 1106, MUL-5827, 5929, 5935, 5938, 5971, 5975 6025, 6061, RGL-977, 986, 1014, 1121, 1174, SRS-56, 96, 137, 152, Delhi-Sainik Vihar (2194): MUL-2701, 2834, 2894, 2913, 2919, 3018, SRS-89, 99, Delhi-Rohini Pocket-C Sector-3 (2401): BLS-31, MDD-172. MDL-1874 1979 2236 2322 2367 2833 MEG-555 MUL-6366 6374 6435 6439 6472 6559 6633 6665 6701 6763 6796 6856 6920 6925 6977 6997 7002 7005 7023 7024 7059 7230 SRS-7 10 17 104 111 254. TMS-37. Delhi-Badli (2410): MAL-1507. MDL-1410. 1425. 1444. 1455. MUL-5811. 5832. 5860. 5940. 5948. 5971. 6028. 6131. 6166. 6202. 6206. SRS-26. 27. 55. Delhi-Pitampura MP-1 (2520): MDL-1503. 1565. MEG-198, 212, MUL-6639, 6666, 6668, 6676, 6716, 6770, 6787, 6835, 6848, 6870, 6910, SRS-7, 9, 10, 57, 70, 119, 128, 138, 139, Delhi-Poothkalan (2521): BLS-14, MDL-2125, 2617, 3269, 3273, 3292, 3806, 3813, 3908, 3915. MEG-438. 652. MUL-17494. 17513. 17524. 17539. 17558. 17584. 17600. 17631. 17666. 17697. 17700. 17711. 17713. 17717. 17858. 17887. 17894. 17904. 17916. 17999. RGL-1446. 1490. 2104. 2240. 2261. 2551. 2577 2645 2685 2766 2812 2880 2922 2937 2970 2980 3116 3146 3172 3213 3360 SRS-3 31 32 35 66 76 77 172 297 245 254 323 324 331 Delhi-Shahbad Daulatour (2701): MAL-2580 MDL-1194 1708 1994, MEG-118, 177, 187, MHP-106, MUL-11767, 12197, 12261, 12287, 12348, 12362, 12363, 12487, 12582, 12589, 12616, 12711, 12732, 12734, 12736, 12755, 12756, 12756, 12759, 12870, 12894, 12955, 12971, SRS-142, 284 Delhi-Rohini Sect-5 (2745): MAL-3735. MDL-2578. 2920. MEG-551. MUL-12248. 12461. 12845. 12860. 13003. 13116. 13134. 13175. 13222. 13225. 13230. 13240. 13243. 13336. 13353. 13623. 13745. 13754. 13897. 13899, SRS-26, 112, 145, 172, 195, 225, TMS-18, 19, Delhi-Rohini -Sector - 24 (3696); MAL-4817, MDD-48, MDL-2713, 2790, 3499, 3646, 3687, 3840, 3859, 3885, MEG-118, 455, 487, 753, MHP-596, MUL-14830, 14953 15781, 15833, 15860, 15879, 15985, 16153, 16188, 16323, 16341, 16432, 16440, 16453, 16461, 16541, 16627, 16677, SRS-65, 126, 158, 271, 272, 306, 371, TMS-25, Delhi-Haiderpur (3850); MDL-1332, MEG-142, MUL-6761, 7001, 7626, 7714, 7746, 7761, 7880, 7890, 8007, 8070, 8072, 8149, 8157, 8293, 8312, 8334, 8365, 8380, 8443, 8483, 8486, 8494, 8723, SRS-58, 95, 98, 103, 106, 115, 116, Delhi-Mubarakbur Dabas (4480): MDL-884, 980, 1085, 1302, MEG-100, MUL-5466, 6014, 6045, 6105, 6120, 6140, 6321, 6428, 6433, 6478, SRS-30, 53, 55, Narela Bawana Road-Delhi (4503); MDL-667, 746, MUL-3258, 3269, 3285, 3299, RGL-293, 421, 431, 452, 480, 519, 539, 586, 605, 658, SRS-38, 70, 71, 79, Azadpur (DL) (5053); MAL-341, MDL-207, 421, 486, 669, MEG-38, MUL-1461, 1759, 1781, 1809, 1849, 1893, 1936, 1976, 2025, 2114, SRS-42, 61, 69, 99, Delhi Rohini Sector-18 (5108): MDL-369, MUL-808, 886, 931, 975, 1041, 1077, 1081, 1121, SRS-6, TMS-1, 3, 4

Low Tounch/Low quality/Insufficient weight deduction: Delhi-Rohini (0397): MUL-11837, Delhi-Raja Park (Rani Bagh) (1431): MDL-5506, Delhi-Alipur (2009): MDL-1746, Delhi-Rohini Sect-5 (2745): MMS-47, SRS-258, Azadpur (DL)(5053): MUL-3394

Second Auction Date: 14.12.2024, Auction Centre: Shop No. 114-115, First Floor, Garg Plaza Complex, Sanik Vihar, Pitam Pura, New Delhi - 110034 First Auction Date: 13.12.2024

Delhi-Model Town (0424): MOS-8, Delhi-Kamla Nagar (0882): BLS-66, 67, 69, 89, MDD-37, MDL-2711, 2714, 2760, 2899, 3297, MEG-421, 454, 476, 561, 739, 741, MUL-12672, 12692, 12726, 12750, 12751, 12878, 13012, 13067, 13080, 13081, 13096, 13103, 13136, 13161, 13201, 13232, 13241, 13242, 13299, 13318, 13393, SRS-316, 324, 378, 386, TMS-31, Delhi-Mukharjee Nagar (0910): MAL-3235, 3273, MEG-136, MUL-9022, 9223, 9497, 9851, 9861, 9944, 9946, 9959, 10068, 10178, 10227, 10399, 10408, SRS-73, 74, 84, 92, 110, 114, 115, 120, 123, 135, 146, Delhi-Rana Pratap Bagh (1151): MDL-2298, 2462, 2500, 2507, MEG-190, 197, 198, MUL-9063, 9660, 9664, 9667, 9697, 9704, 9777, 9792, 9794, 9828, 9836, 9843, 9877, 9879, 9883, 10010, 10202, 10214, 10233, 10339, 10354, 10361, 10464, 10472, 10475, 10634, SRS-106, 115, 133, 140, 141, 152, 153, Delhi-Adarsh Nagar (1547): MAL-3631, MDL-3041, 3127, MHP-419, MUL-9148, 9794, 9845, 9948, 9953, 10018, 10131, 10276, 10283, 10301, 10377, 10449, 10468, 10681, SRS-96, 102, 119, 130, Delhi-Vijay Nagar (1591): MDL-1397, 1463, 1465, MEG-149, MUL-6729, 6735, 6910, 6926, 6957, 6958, 7032, 7036, SRS-32, TMS-14, Delhi-GT Road Adarsh Nagar (1608): MAL-5543, 5710, 5819, 5982, MDL-3383, 3794, 4525, 4845, 5046, MEG-112, 116, 317, 436, MUL-18033, 18462, 19117, 19494, 19495, 19580, 19599, 19617, 19646, 20000, 20292, 20339, 20429, 20443, 20461, 20473, 20481, 20494, 20510, 20553, 20558, 20580, 20582, 20686, 20691, 20760, 20810, 20820, 20828, 20851, 20867, 20882, 20887, 20916, 21004, 21102, 21214, 21225, 21283, 21303, 21304, 21349, 21349, 21379, 21540, 21549, 21647, 21653, 21687, 21746, 21766, 21810, 21871, 21899, 21983, 21998, 22017, 22022, 22194, 22261, 22331, 22359, 22368, 22370, 22383, 22478, 22696, 23167, SRS-44, 76, 87, 106, 137, 155, 156, 197, 199, 227, TMS-22, Delhi-West Sant Nagar (1650): MDL-4469, 4659, 4910, 5062, 5437, 5677, 5940, 5944, 5962, MEG-374, 392, 451, 465, MUL-17511, 17565, 17833, 18158, 18208, 18260, 18472, 18553, 18613, 18701, 18702, 18710, 18723, 18878, 18975, 18977, 18992, 19005, 19044, 19067, 19069, 19071, 19072, 19073, 19086, 19122, 19198, 19238, 19243, 19247, 19261, 19307, 19412, 19420, 19449, 19508, 19514, 19524, 19552, 19710, 19773, 19848, 19867, 19887, 19993, 20082, 20152, 20182, 20220, 20228, 20229, 20247, 20262, 20298, 20306, 20312, 20329, 20343, 20424, 20445, 20489, 20498, 20515, 20531, 20537, 20543, 20612, 20677, 20729, 20786, 20848, 20865, 20959, 20980, 21005, 21148, 21329, SRS-94 131. 197. 230. 245. 269. 276. Delhi-Model Town Phase 1 (1717): MDL-1526. MUL-8337. 8393. 8424. 8426. 8442. 8619. 8713. 8747. 8774. SRS-213. 214. 222. 230. 234. 248. TMS-27. Delhi-Paramanand Colony (1946): MDD-48, MDL-1782, 1855, 1857, 1861, 1862, 1863, 1867, 1876, 1917, 1958, MEG-241, MUL-7199, 7200, 7201, 7203, 7608, 7639, 7644, 7647, 7668, 7677, 7701, 7705, 7724, 7752, 7781, 7804, 7822, 7831, 7849, 7911 7932, 7933, 7940, 8009, 8014, 8015, 8031, 8050, 8059, 8074, 8088, 8100, 8143, 8178, 8195, 8199, 8250, 8426, SRS-148, Delhi-Burari (2564); MDD-31, MDL-1882, 1959, 2516, 2555, 2924, 3200, 3207, 3337, MEG-341 MUL-14983, 15189, 15199, 15294, 15306, 15365, 15478, 15499, 15525, 15589, 15591, 15593, 15656, 15693, 15892, 15891, 15945, 16029, 16117, 16124, 16125, 16146, 16279, 16400, SRS-69, 118, 161, 170, 184, 191 199. Delhi-Swaroop Nagar (2727): MAL-3143, 3385, MDL-2028, 2685, 3237, 3308, MEG-325, MUL-8955, 8989, 9040, 9107, 9172, 9184, 9201, 9213, 9236, 9237, 9391, 9409, 9524, 9559, 9652, 9680, 9682, 9705, 9737, 9731, 9732, 9733, 9733, 9734, 9735, 9735, 9737, 9734, 9735, 9737, 9735, 9737, 9735, 9737, 9735, 9737, 9735, 9737, 9735, 9737, 9735, 9737, 9735, 9737, 9735, 9737, 9735, 9737, 9737, 9735, 9737, 9735, 9737, 9735, 9737, 9735, 9737, 9735, 9737, 9737, 9735, 9737, 9735, 9737, 9735, 9737, 9735, 9737, 9735, 9737, 9737, 9735, 9737, 9735, 9737, 9735, 9737, 9735, 9737, 9735, 9737, 9737, 9735, 9737, 9770, 9823, 9830, 9847, 9854, 9855, 9857, 9898, 10112, 10117, 10275, SRS-182, 205, 242, 251, 258, 304, 325, TMS-228, Delhi-Derawal Nagar (3027): MAL-2879, MDL-2093, 2116, 2142, 2157, 2537, 2589, 2625 MEG-272, MUL-9397, 10291, 10304, 10384, 10399, 10401, 10423, 10449, 10463, 10470, 10521, 10530, 10555, 10585, 10603, 10632, 10645, 10659, 10670, 10703, 10769, 10812, SRS-222, 242, 243, 271, 273, 274, 278 296, TMS-45, Delhi-Ashok Vihar (3095): BLS-63, MDD-65, MDL-2154, MEG-167, MUL-9940, 10132, 10151, 10160, 10294, 10349, 10371, 10391, 10439, 10441, 10509, SRS-85, 128, 142, 166, 174, 176, Delhi-Nathupura (3582): MAL-2246. MDL-1574. 1699. 1860. 2043. 2153. MEG-213. MUL-11104. 11664. 11745. 11797. 11819. 11820. 11821. 11875. 11877. 11921. 12081. 12122. 12293. 12444. 12453. 12457. 12478. 12500. 12527. 12530. 12535, Delhi-Bakhtawarpur (3788); MDL-867, MEG-166, MUL-4855, 5048, 5073, 5075, 5113, 5116, 5122, 5155, RGL-1395, 1400, 1403, 1411, 1436, 1457, 1470, 1578, 1662, SRS-26, 46, 57, 64, 67, TMS-27

Second Auction Date: 18.12.2024, Auction Centre: Muthoot Finance Limited, Ground Floor, B-10 Derawal Nagar, Main Road, Delhi-110009 First Auction Date: 13.12.2024

Delhi-Paschim Vihar (0478): MDL-1684, MUL-4896, 5028, 5046, 5233, 5382, SRS-113, TMS-68, Delhi-Nangloi (1156): MDL-2937, MEG-246, MHP-428, MUL-7102, 7592, 7609, 7791, 7793, 7935, 7945, 8099, 8206, 8241 8420, SRS-217, 288, Delhi-Paschim Vihar Jwalaheri Road (1394): MAL-3825, MDD-3, MDL-2276, 2564, 2642, MEG-225, MUL-9188, 9196, 9295, 9460, 9476, 9510, 9552, 9564, SRS-83, 113, 114, 127, 131, 167, Delhi-Peeragarhi (1462): MDL-2060, 2178, 2343, 2351, MEG-249, MUL-7345, 7737, 7869, 7968, 8091, 8139, 8147, 8196, 8244, 8283, 8408, 8412, 8492, 8502, 8504, 8542, 8543, 8624, 8630, 8641, 8830, SRS-115, TMS-13, MEG-249, MUL-7345, 7737, 7869, 7968, 8091, 8139, 8147, 8196, 8244, 8283, 8408, 8412, 8492, 8502, 8504, 8542, 8543, 8624, 8630, 8641, 8830, SRS-115, TMS-13, MEG-249, MUL-7345, 7737, 7869, 7968, 8091, 8139, 8147, 8196, 8244, 8283, 8408, 8412, 8492, 8502, 8504, 8542, 8543, 8624, 8630, 8641, 8830, SRS-115, TMS-13, 8147, 8196, 8244, 8283, 8408, 8412, 8492, 8502, 8504, 8542, 8543, 8624, 8630, 8641, 8830, SRS-115, TMS-134, 8147, 8196, 8244, 8283, 8408, 8412, 8492, 8502, 8504, 8542, 8543, 8624, 8630, 8641, 8830, SRS-115, TMS-134, 8147, 8196, 8244, 8283, 8408, 8412, 8492, 8502, 8504, 8542, 8543, 8624, 8630, 8641, 8830, SRS-115, TMS-134, 8147, 8196, 8244, 8283, 8408, 8412, 8492, 8502, 8504, 8542, 8543, 8624, 8630, 8641, 8830, SRS-115, TMS-134, 8147, 8196, 8244, 8283, 8408, 8412, 8492, 8502, 8504, 8542, 8543, 8624, 8630, 8641, 8644, 8 Delhi-Paschim Vihar Bhera Enclave (1642); MAL-2393, MDL-1668, 1718, 1755, 1758, 1763, 1764, 1789, MEG-278, MUL-5190, 5216, 5221, 5227, 5266, 5414, 5436, 5503, SRS-66, 145, Delhi-Rajindra Park Nangloi (2331): MAL-3795, MDD-92, MDL-2487, 2982, 3276, MEG-234, 235, 335, MHP-206, 207, 208, MUL-7298, 7522, 7872, 7924, 7926, 7962, 7981, 8008, 8031, 8046, 8061, 8063, 8075, 8083, 8131, 8137, 8149, 8160, 8236, 8381, 8396, 8448, 8453, 8458, 8461, 8583, 8585, 8612, 8616, 8662, 8681, 8754, 8763, 8774, 8803, SRS-158, 177, 212, 233, 240, 244, 248, TMS-48, 49, 50, Delhi-Nangloi Adhyapak Nagar (3063); MDL-1908, MUL-5046, 5198, 5218, SRS-18, 19, TMS-14, Delhi - Syed Nangloi (3378): MDL-1011, 1123, MUL-7722, 7775, 7787, 8085, 8230, SRS-75, Delhi-Nihal Vihar (4529): MEG-34, MUL-10556, 10768, 10816, 10840, 11273, 11284, 11311. 11329, 11345, 11419, 11429, 11470, 11542, 11590, 11697, 11708, 11721, 11753, 11948, 12000, 12001, 12020, 12023, 12169, 12234, 12248, 12562, SRS-6, 22, 47, 126, TMS-14

Second Auction Date: 19.12.2024, Auction Centre: Property No: A5/235, Ground Floor, Paschim Vihar, New Delhi-110063

The auctions in respect of the loan accounts shown under the branch head will be conducted at the respective branches.

However, please note that in case the auction does not get completed on the given date(s), then in that event the auction in respect thereto shall be conducted/continued on Second Auction date at given auction centre. and further in case the said ornaments are still not successfully auctioned on these dates then such auction shall be continued on subsequent days thereafter, at this same venue. No further notices shall be issued in this

Kohli & Sobti Advocates, A 59A, First Floor, Lajpat Nagar-II, New Delhi-110024

Note: Customers can release their pledged ornaments before the scheduled auction date, against payment of dues of our client. Customer can also contact to Email ID: recoverynorth@muthootgroup.com or Call at 7834886464, 7994452461



Hinduja Housing Finance Ltd. orporate Office: No. 167-169, 2nd Floo Anna Salai, Saidapet, Chennai-600015. Branch Offices at Office No-286, 2nd Floor, Pocket-1, Sector-25, Rohini, New Delhi-110085
• Email:

ALM - Parmod Chand, Moh No. 999033875 CLM - Himanshu Singh, Mob No. 9958443500 RRM - Sunil Verma, Mob No. 8397972200 IRM- Pawan Kumar Pandey, Mob No. 8010562716 CORRIGENDUM This corrigendum is in reference to the

ction@hindujahousingfinance.com

published in this newspaper on Page No. 6-10 on 29.11.2024 for 178 accounts, n which property details of account mentioned at Sr. No. 106 should be read as below: All the part and parcel of the property, Private Portion bearing No.1, on First Floor (Front

RHS), Area Measuring Approx 35 Sq. Yds. Property No. 40 & 41, Land Measuring 330 Sq. Yds, (i.e. 275.92. Sq. Mtr.) (Size 80' x 37') art of Khasra No. 253/3 (1-16) & 253/4 (0-12) situated in the Revenue Estate of Village Tigri. New Delhi-110062, Boundaries: East: lot no. 39; West: Unit no.2 & Plot No. 41/42; orth: other property; South: Road." Rest of the other details will remain as before.

Authorised Officer HINDUJA HOUSING DATE: 05-12-2024

यूको बैंक 🌘 UCO BANK

Branch Boranada, Jodhpur (1200) -342012 APPENDIX IV (Refer Rule 8 (1)) POSSESSION NOTICE (For Immovable Property)

Whereas the undersigned being the Authorized Officer of the UCO BANK Boranada Jodhpui 1200) under the Securitisation and Reconstruction of Financial Assets and Enforcement o Security Interest 2002 and in exercise of powers conferred under section 13 (12) read with (Rule 3 of the Security Interest (Enforcement) Rule, 2002 issued demand notice dated 16/09/2024 calling upon the Borrower/Guarantor/Martgager M/s Balaji Sand Stone through Proprietor Mrs Kanchan Devi W/o Mr Rajendra Kachawaha to repay the amount mentioned in the notice being 8s. 47,04,46,49 (in words Rupees Forty Seven Lakh Four Thousand Four Hundred Forty Sib and Paisa Forty Nine Only) as on 30/04/2024 (inclusive of interest up to 30/04/2024) payable vith further interest, costs and expenses until payment in full, within 60 days from the date o receipt of the said notice.

receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the Borrowers, 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) Rule, 2002 on this the 29th day of November of the year 2024. The borrower's attention is invited to provisions of sub-section (8)

November of the year 2024. The borrower's attention is nivited to provisions of surj-section (a) of Section 13 of the Act, in respect of time available, to redeem the secured assets. The Borrower/Guarantor/Mortgager 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 the UCD BANK Boranada Jodhpur (1200) for an amount of Rs. 47,04,446,49 (in words Rupees Forty Seven Lakh Four Thousand Four Hundred Forty Six and Paisa Forty Nine Only) as on 30/04/2024 (inclusive of interest up to 30/04/2024) and the interest & expenses thereon until payment in full. DESCRIPTION OF IMMOVABLE PROPERTY

All that part & parcel of the residential Property of Sh. Magraj S/o Sh. Kirpa Ram Kachwaha consisting of land & building, structure, erections, installations, etc. situated at Patta No. 111, Gram Panchayat Chokha, Misaal No. 42/1985-8, Badli Ned Magrawas, Dist. Jodhpur. lajasthan. Admeasuring **4830 Sq.Ft.**, Bounded by:- **East**:- Applicant House & House o Irahmins, **West:-** Bada of Smt. Mema Devi/ Shri Bal kishan Kachawaha, **North:-** Shri Dunga / Shr numan ji ka Bada Gali. South:- Gali

that part & parcel of the residential Property of Sh. Magraj S/O Sh. Kirpa Ram kachwaha Misaal No. 23, Panchayat Samiti Badli Ned, Dist, Jodhpur-342001. Admeasuring 1588.12 Sq. Ft., Bounded by: East:- Road, West:- Owners Bada, North:- House of Shri Shiv Karan, South:

Place: Chokha, Jodhpur, Authorised Officer, UCO Bank Date:29.11.2024

केनरा बैंक Canara Bank 🖇

JAIPUR SITAPURA Branch

DEMAND NOTICE

Notice u/s 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement

of Security Interest Act, 2002 Notice for the period of 60 days was given under section 13(2) of above act to the following borrowers to deposit loan amount and future interest due to NPA of their account by the authorized officer of the bank. According to the notice if the loan amount not deposited within 60

tays, the said amount was to be recovered under provision of section 13(4) of the said act

udys, in each amount was to be recovered under provision of section 15(4) of the said act.
The branch has not received the acknowledgment of said notice/returned undelivered which was sent to you under said act. Therefore this is to inform through notice that deposit the loan amount with future interest and expenses within 60 days from this notice, hence further steps will be taken by the bank under provisions of section 13 and 14 of the said Act. The said notices have been returned by post office unserved. The

oncern persons may collect returned notices from branch during working hour. Date of 13(2) Name and Address of the Borrower/ Outstanding Amount Description of the Demand Notice Guarantor and Loan Number Immovable Properties Rs.8,59,603.30 | Name of Title Holder- Mr Babu Lal Saini and Mrs (Eight lakh fifty-nine Hemlata Saini 02.12.2024 1. Babu Lal Saini B-26-Meghana

2.Hemlata W/o Babu Lal Ward 2. Bada Kunwa Chaksu Residential Flat No.L-B/IV/07, 4th Floor Block-b, Vasundhara Kutumb At, Village:-Bilwa Kalan, eshil:- Sanganer Tonk Road Jaipur, Raiasthan Loan A/c No.: 160001736371 (Housing Finance) Date: 02.12.2024 Place: Jaipur

/ihar, Badi Ka Bass, Jaipur-Rajasthan,

thousand six

Hemiata Saini

Immovable: 27-Land and Building Residential Flat No.LB/IV/07, 4th Floor Block-B Vasundhara Kutumb At
Village:- Bilwa Kalan Teshil:- Sanganer Tonk Road
Jaipur, Rajasthan (Measuring 550 Sq. Ft.) Boundaries:hundred three rupees and 30 paise) East:- Flat No.L-B/IV/08, West:- Flat No. L-B/IV/06, North: Date:27.11.2024 Open To Sky, **South:-** Corridor Authorised Officer, Canara Bank

SK FINANCE LIMITED (Formerly Known as Ess Kay Fincorp Ltd.)

Regd. Office: G-1 & G-2, New Market, Khasa Kothi Circle, Jaipur-302001, RAJASTHAN Branch Office: at First Floor, Near Pankha Circle, Opposite Choudhary Dharam Kanta, Churu Distru-Ghuru-331001 (Raj.)

CIN: U65923RJ1994PLC009051 | GSTIN: 08AAACE5115F1Z2

PUBLIC NOTICE FOR AUCTION CUM SALE Pursuant to taking possession of the secured asset mentioned bereunder by the Authorised Officer of S K FINANCE LIMITED under the

ecuritisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 for the recovery of amount due fro borrower/s, offers are invited by the undersigned in sealed covers for purchase of immovable property, as described hereunder, which is in th physical possession, on "AS IS WHERE IS & AS IS WHAT IS", particulars of which are given below: Demand Notice Description of the Reserve Farnest Mon Borrower(s) / Guarantor(s) Date and Amount Immovable property Price Deposit (EMD

I) Manoj Kumar Meena S/o ALL THE PART AND PARCEL OF COMMERCIAL PROPERT 10.05.2023 / Rs. Rs. Mahavir Prasad Meena (ii) Rs. 2026544/- (Rupees SITUATED AT SHOP NO F-04 & F-05 FIRST FLOOR OF THE 14,17,000/Sunita Kumari W/o Manoi Twenty Lakhs TwentyVINAYAK CITY CENTER* OF PLOT SITUATED AT WARD
VINAYAK CITY CENTER* OF PLOT SITUATED AT WARD
VINA 1.41.700 Prasad Meena AND (iv) Anil Only) as on 09.05.2023 KUMAR. Bounded by: East: Shop No F-06, West: Balkani umar Meena S/o Tejpal Meena and interest thereon rasta North: Stairs, South: Rasta Passage

Last date of submission of sealed offers in the prescribed tender forms along with EMD is 24th Dec. 2024 upto 5:30 PM at the branch office address mentioned herein above. Tenders that are not filled up or tenders received bevond last date will be considered as invalid tender and

shall accordingly be rejected. No interest shall be paid on the EMD.

Date of opening of the offers for Property is **26th Dec. 2024** at the above mentioned branch office address at 10.00 AM to 05.00 PM th ender will be opened in the presence of the Authorised Officer. **Bid Incr. Amount-Rs. 50,000/-**____ Date of inspection of the immovable property is 24th Dec. 2024 between 10.00 AM to 05.00 PM.

4. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses costs, etc., is due and payable till its realization.

5. The notice is hereby given to the Borrower and Guarantor, to remain present personally at the time of sale and they can bring the intending uvers/purchasers for purchasing the immovable property as described herein above, as per the particulars of Terms and Conditions of Sale 6. The Borrower(s)/Guarantor(s) are hereby given 15 DAYS SALE NOTICE UNDER SECURITY INTEREST (ENFORCEMENT) RULES, 2002 to pay the sum mentioned as above before the date of Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrower pays the amount due to SK Finance Limited (Formerly Known as Ess Kay Fincorp Ltd.), in ful

pefore the date of sale, auction is liable to be stopped . The detail terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender forms are available at the above

8. The immovable property will be sold to the highest tenderer. However, the undersigned reserves the absolute discretion to allow inter s

old diffinition and property with a solution in highest tendered. However, the difficult research as assessed diding, if deemed necessary. Decompany is not responsible for any liabilities upon the property which is not in the knowledge of the company. For further details, contact the Branch Manager, at the abovementioned Branch office address

Sd/- Authorised Officer, SK FINANCE LIMITED Date: 02.12.2024 Place: Churu



















