FINANCIAL EXPRESS

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इंडियन बैंक Indian Bank

इलाहाबाद ALLAHABAD

SAM Branch, First Floor, 17 Parliament Street, New Delhi-110001
(Ph. 011-23342168)
Email: armbdelhi@indianbank.co.in

"APPENDIX- IV-A" [SEE PROVISO TO RULE 8(6)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

e-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable properties mortgaged/charged to the Secured Creditor, the **symbolic** possession of which has been taken by the Authorised Officer of **Indian Bank, SAM Branch Delhi** (Secured Creditor), will be sold on **"As is where is", "As is what is",** and **"Whatever there is basis"** on **11/07/2023,** for recovery of **Rs.72,53,537.00 (Rupees Seventy two Lakhs Fifty three Thousand Five Hundred and Thirty Seven only)** as on 16.04.2023 plus Interest & other expenses till realization of the dues to the **Indian Bank, SAM Branch Delhi** (Secured Creditor), from **M/s Made By India**, having its registered office at Plot no. 99, Udyog Kendra-2, Ecotech-3, Greater Noida, Distt. Gautam Budh Nagar, Uttar Pradesh – 201306 **through its Proprietor Sh. Pawan Ojha** residing at G-49, Sec – 22, Noida, Gautam Budh Nagar, Uttar Pradesh – 201301.

And Guarantors – 1. Mr. Sharda Prasad Ojha S/o Late Amar Nath Ojha, R/o G-49, Sec – 22, Noida, Gautam Budh Nagar, Uttar Pradesh – 201301.
Also at : House no. H-29, Sec-41, Noida, Gautam Budh Nagar, Uttar Pradesh – 201301.
Also at : B-186, Sec – 55, Noida, Gautam Budh Nagar, Uttar Pradesh – 201301.
2. Mr. Pawan Ojha S/o Mr. Sharda Prasad Ojha, R/o G-49, Sec – 22, Noida, Gautam Budh Nagar, Uttar Pradesh – 201301.
Also at : House no. H-29, Sec-41, Noida, Gautam Budh Nagar, Uttar Pradesh – 201301.
Also at : B-186, Sec – 55, Noida, Gautam Budh Nagar, Uttar Pradesh – 201301.

The specific details of the properties intended to be brought to sale through e-auction mode are enumerated below :

Detailed description of the Property	Residential Property House no. 49, Category EWS, Block G, Sector -22, Noida, Distt. Gautam Budh Nagar, Uttar Pradesh – 201301 admeasuring 29 Sq. Mtrs. and total covered area 55 Sq. Mtrs. (as per sale deed) standing in the name of Sh. Sharda Prasad Ojha having boundaries as follows – North : House No. G-48, South : House no. G-50, East : House no. G-64, West : Road
Encumbrances on Property	Not known to the Bank
Reserve Price	**Rs. 55,00,000/-** (Rupees Fifty Five Lakhs only)
EMD Amount	**Rs. 5,50,000/-** (Rupees Five Lakhs and Fifty Thousand only)
Bid incremental amount	**Rs. 1,00,000/-** (Rupees One Lakh only)
Date and time of e-auction	**11-07-2023** between 11.00 A.M to 4.00 P.M
Property ID No.	**IDIBMBIG49**

Bidders are advised to visit the website(www.mstcecommerce.com/auction/home/ibapi) of our e auction service provider MSTC Ltd to participate in online bid. For Technical Assistance Please call MSTC HELPDESK No. 033-23400020/23400021/23400022 and other help line numbers available in service providers help desk. For Registration status with MSTC Ltd, please contact ibapiop@mstcecommerce.com and for EMD status please contact ibapifin@mstcecommerce.com.
For property details and photograph of the property and auction terms and conditions please visit: https://ibapi.in and for clarifications related to this portal, please contact help line number '18001025026' and '011-41106131'.
Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with https://ibapi.in and www.mstcecommerce.com.

Date: 19.06.2023, Place: New Delhi **AUTHORISED OFFICER**

punjab national bank

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CIRCLE SASTRA, CENTRE, UGOER GROUND FLOOR, 7, BHIKAJI CAMA PLACE, NEW DELHI - 110066
E-mail :- cs4168@pnb.co.in

CORRIGENDUM

Please refer Advertisement published on 21.05.2023 in Financial Express (Page no.20) and Jansatta (Page no.15) regarding E-auction of properties under SARFAESI Act. **Act. The property mentioned at Serial no. 01 in NPA A/c of M/s National Marble and Sanitary Store VV stands withdrawn due to technical reasons.** However, E-auction of other properties mentioned in above advertisement will remain effective. All interested bidders are requested to note the same. Please also refer to **http://www.mstcecommerce.com** for further details. All other contents and terms & conditions will remain same.

Date : 19.06.2023 **Authorized Officer**
Place : New Delhi **Punjab National Bank**

बैंक ऑफ़ बड़ौदा Bank of Baroda

REGIONAL OFFICE (GURGAON),
Bank of Baroda Building, 12th Floor, 16, Sansad Marg, New Delhi–110001
Phone. 011-23441205/41/43/18 Email: recovery.gurgaon@bankofbaroda.com

CORRIGENDUM

This is in reference to the advertisement published in this newspaper on dated 17.06.2023 for E-Auction scheduled for 07.07.2023 for sale of property in the A/c of **Harsh Paint Corporation**. We here by notify the general public that the auction of above a/c property is hereby withdrawn due to unavoidable circumstances. Inconvenience, if any in this regard is regretted.

Place: New Delhi **Authorised Officer,**
Date: 19.06.2023 **Bank of Baroda**

NATIONAL FERTILIZERS LIMITED

(A Govt. of India Undertaking)
A-11, Sector-24, Noida-201301
(CIN-L74899DL1974GOI007417)
Phone No. 0120-2412294, Extn.2220

Ref. No. 02-2023-24-MOP-02EW & NFL/IMPORT/LPIA/UREA/2023-24/1 Date: 20.06.2023

NOTICE INVITING GLOBAL E-TENDER

Bids are invited for:-

1.Supply of Muriate of Potash (MOP) in loose bulk fertilizers as detailed below:

E-tender No.	Qty. [in MT]	Coast	Last date of bid submission
2023_NFL_157947_1	50,000	ECI	29.06.2023 till 14:00 Hrs IST
	50,000	WCI	

2.For empanelment & appointment of independent inspection agencies/ surveyors for inspection of urea fertilizer at overseas load ports:

E-tender No.	Last date of bid submission
2023_NFL_157958_1	05.07.2023 till 14:00 Hrs IST

For details, visit websites: **www.nationalfertilizers.com** or **https://etenders.gov.in/eprocure/app.** Corrigendum/Addendum, if any, shall be published only on above websites.

Executive Director (Marketing)

@NFL_Kisan | @nationalfertilizers | National Fertilizers Limited

यूनियन बैंक Union Bank of India

आंध्रा Andhra कार्पोरेशन Corporation

Sector 17 Faridabad BRANCH

NOTICE UNDER SECTION 13(2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI ACT)

In respect of loans availed by below mentioned borrowers / guarantors through Union Bank of India, which have become NPA with below mentioned balance outstanding on dates mentioned below. We have already issued detailed Demand Notice dated as mentioned below Under Sec. 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 by Registered Post. We have indicated our intention of taking possession of securities owned on one of you as per Sec. 13(4) of the Act in case of your facilure to pay the amount mentioned below within 60 days. In the event of your not discharging liability as set out herein above the Bank / Secured Creditor may exercise any of the right conferred vide section 13(4) of SARFAESI Act and while publishing the possession notice / auction notice, electronically or otherwise, as required under the SARFAESI Act. Details are hereunder:-

Name of Borrowers/Guarantors & Date of NPA	Demand Notice Date Amount Outstanding	Details of Secured Assets:
M/s M R THERMOPACK, Prop- Abdul Kadir, Khewat No. 94, Rect No. 26, Kila No. 5/2/2 (2/12) Mauza Khandawli , Tehsil -Ballabgarh, Distt- Faridabad-121004, Haryana, **Mr Abdul Kadir (Proprietor and Guarantor)** **Loan Accounts have been classified as a NPA on 25-05-2023**	**26-05-2023** **₹ 36,36,832/- as on 26.05.2023 plus further interest and Expenses thereon**	**Land with factory set forming part of Khewat No-94 , Rect No-26, Kila No. 5/2/2 (2/12) Mauza Khandawli , Tehsil -Ballabgarh,Distt- Faridabad-121004, Haryana,** Bounded as : East- Property of Islamauddin, West- Road 22' wide, North- Road 25' Wide, South- Property of Islamauddin

The above mentioned Borrowers / Guarantors are advised to pay the balance outstanding amount interest and costs etc. within 60 days from the date of notice referred to above to avoid further action under the SARFAESI Act.

Dated : 19-06-2023, Place : New Delhi **Authorised Officer, Union Bank of India**

IDBI BANK

IDBI Bank Ltd. 203/48, Sadar Bazar Near District Court, Muzaffarnagar- 251002 (Uttar Pradesh)

IDBI Bank Ltd., Tower, WTC Complex, Cuffe Parabde, Mumbai- 400005, website: www.idbibank.in

POSSESSION NOTICE (For Immovable Property under Rule 8(1))

Notice is herby given under the Securitisation and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 (54 of 2022) and in exercise of powers conferred under Section 13 (12) read with Rule-3 of the Security Interest (Enforcement) Rules, 2002. The Bank Issued demand notice to the following borrower/Co-borrower/ Guarantor/Mortgagor on the date mentioned against their name calling upon them to repay the amount within 60 days from the date of receipt of said notice. Since they failed to repay the amount, notice is hereby given to them and to the public in general that the undersigned has taken the possession of the property described herein below in exercise of powers conferred on him under section 13 (4) of the said Act read with Rule 8 of the said Rules on the dates mentioned against the name of the borrower. The borrower/Co-borrower/Guarantor/Mortgagor, in particular and the public in general are hereby cautioned not to deal with the property. Any dealing with the property will be subject to the charge of IDBI Bank Limited for the amount given against their names with future interest charges thereon.

So. No.	Name of the Borrowers /Guarantors	Description of Immovable Property	Date of Demand Notice	Date of Possession Notice	Amount outstanding as mentioned in the demand notice
1.	**Branch: Muzaffarnagar** **Borrower:** Shri Amrit Kumar S/o Shri Anoop Singh and Smt. Vanay Kumari W/o Shri Amrit Kumar.	All that piece and parcel of immovable property plot (area 114.95 sq. mtrs) at Khasra No. 407 & 397 & 394 & 395 & 396 & 386 private plot no. 4 Village Khanjahapur Muzaffarnagar, Pargana & Tehsil- Sadar, District- Muzaffarnagar the boundaries of which are mentioned here under: On the North by: Rasta 18 feet wide, On the South by: House of Smt. Mangi Kashyap, On the East by: Private plot No. 05, On the West by: House of Jagwati Devi and Naneeta Gaud.	28.02.2023	15.06.2023	Rs. 5,58,875.86 + interest thereon + other Charges 10.09.2022

Together with all and singular the structures and erections thereon, both present and future.

Date - 19.05.2023 **Place - Muzaffarnagar** **Authorized Officer, IDBI Bank**

"IMPORTANT"

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इंडियन बैंक Indian Bank

इलाहाबाद ALLAHABAD

SAM Branch Delhi, First Floor, 17, Parliament Street, New Delhi
Ph No-011-40230166, Mob No-9572326444
Email: armbdelhi@indianbank.co.in

APPENDIX- IV-A" [See proviso to rule rule 6(2) & 8(6)]

Sale notice for sale of Movable/Immovable properties

e-Auction Sale Notice for Sale of Movable/Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6(2) & 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 Movable & Immovable property mortgaged/charged to the Secured Creditor, the possession of which has been taken on 05/08/2019 by the Authorised Officer **of Indian Bank, (erstwhile Allahabad Bank), Meerut Cantt Branch (Secured Creditor)**, will be sold on **"As is where is", "As is what is",** and **"Whatever there is"** on **11/07/2023,** for recovery of **Rs.4,09,18,569/- (Rupees Four Crore nine Lakhs eighteen Thousand five hundred sixty nine only) on 01/04/2019** with further interest, costs, other charges and expenses thereon, dues owed to the **Indian Bank, SAM Branch Delhi (Secured Creditor),** from **M/s Braham Dev Suresh Kumar** through, Sri Amit Agarwal S/o Sri Suresh Kumar Agarwal (Partner) and Sri Lokesh Sharma S/o Sri Om Dutt Sharma (Partner), registered office at 243/2, Pushp Vihar, Modipuram, Meerut,U.P. Pin Code- 250110 and Guarantors –**(1) Sri Amit Agarwal** S/o Sri Suresh Kumar Agarwal R/O Govind Nagar, Kotdwar, District-Pauri Garhwal, Uttarakhand-246149 **(2) Sri Lokesh Sharma** S/o Sri Om Dutt Sharma R/O 243/3, Pushp Vihar, Modipuram, Meerut, Uttar Pradesh - 250110 **(3) Smt.Suchismita Sharma** W/o Sri Lokesh Sharma,R/O 243/3 Pushp Vihar, Modipuram, Meerut, Uttar Pradesh -250110
The specific details of the property intended to be brought to sale through e-auction mode are enumerated below:

Detailed description of the Property	All that part and parcel of the property consisting of Commercial single story building consisting of 9 Shops marked as building No.18 at ward No. 7 of Govind Nagar, Situated in present Khata No.88, Khet No.231, Patti Sukhro, Pargana Bhabhar, Tehsil-Kotdwar, District-Pauri Garhwal, Uttarakhand-246149 area 160 sq metre in the name of Shri Amit Agarwal **Boundaries:** North – Other property, South – Road, East – Road, West – Covered Nala
Encumbrances on Property	Not known to the Bank
Reserve Price	**Rs. 52,51,000/-** (Rupees Fifty two lakh and fifty one thousand rupees only)
EMD Amount	**Rs. 5,25,100/-** (Rupees five Lakh twenty five Thousand one hundred only)
Bid incremental amount	**Rs. 50,000/-** (Rupees fifty thousand only)
Date and time of e-auction	**11.07.2023** between 11.00 A.M to 4.00 P.M
Property ID No.	**IDIB50437700301S**

Bidders are advised to visit the website **(www.mstcecommerce.com/auction/home/ibapi)** of our e auction service provider MSTC Ltd to participate in online bid. For Technical Assistance Please call MSTC HELPDESK No. 033-23400020/23400021/23400022 and other help line numbers available in service providers help desk. For Registration status with MSTC Ltd, please contact **ibapiop@mstcecommerce.com** and for EMD status please contact **ibapifin@mstcecommerce.com**.
For property details and photograph of the property and auction terms and conditions please visit: **https://ibapi.in** and for clarifications related to this portal, please contact help line number '18001025026' and '011-41106131'.
Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with **https://ibapi.in** and **www.mstcecommerce.com**.

Date: 19.06.2023, Place: New Delhi **AUTHORISED OFFICER**

पंजाब नैशनल बैंक punjab national bank

.....भरोसे का प्रतीक ...the name you can BANK upon!
(A GOVERNMENT OF INDIA UNDERTAKING)

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

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

Lot. No.	Name of the Branch / Name of the Account / Name & addresses of the Borrower/Guarantors Account	Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagers of property)	A) Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002 / D) Outstanding Amount / C) Possession Date u/s 13(4) of SARFAESI ACT 2002 / D) Nature of Possession Symbolic/Physical/ Constructive	E) Reserve Price (Rs. in Lacs) / F) EMD / G) Bid Increase Amount	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors / Authorised Officer
1.	**BO:** SIKHROD (041210) **SHRI NAGENDER SINGH** S/O SH RAMDEV SINGH (BORROWER) **ADD:** 23, ANAND INDUSTRIAL ESTATE, ARTHLA, MOHAN NAGAR, GHAZIABAD.U.P & **SHRI SANJAY KUMAR SINGH** S/O SH SWAMI NATH SINGH (GUARANTOR) **ADD:** 1502, RAM NAGAR, ARTHALA, MOHAN NAGAR, GHAZIABAD.U.P	All the part and parcel of the Property, consisting at HOUSE NO 23 (PART), KHASRA NO. 403, AREA 100 SQ. YARDS, OR 83.61 SQ. MTRS, SITUATED AT PAL ROAD, ANAND INDUSTRIAL ESTATE, VILL-ARTHALA, MOHAN NAGAR, GZB UP IN THE NAME OF SH. NAGENDER SINGH. Bounded as: East: PASSAGE, West: PART OF PLOT NO 23, North : PART OF PLOT NO 23, South: PART OF PLOT NO 23.	A) 08.11.2021 B) Rs. 27.59 Lakh + Interest & Charges thereon less recoveries C) 26.04.2022 D) Symbolic Possession	E) Rs. 50.30 Lakh F) Rs. 5.03 Lakh G) Rs 0.25 Lakh	**20.07.2023** From 11.00 A.M to 04.00 P.M	Not Known to us **Rupesh Gupta** 8826887776
2.	**BO:** LONI, GHAZIABAD (402200) **M/S CHAUDHARY ENTERPRISES-**PROP. MAUSAM ALI (BORROWER) **ADD:** KHANPUR, JAPTI LONI, GHAZIABAD.UP **SH, SUNIL KUMAR S/O SH MOHAR SINGH** (GUARANTOR) **ADD:** D-533/7M, STREET NO 1, ASHOK NAGAR, GANPATI APARTMENT, SHAHDARA, MANDOLI SABOLI, NORTH	All the part and parcel of the Property, consisting of Property No HOUSE NO 73, PART KHASRA NO. 66, VILLAGE-KHANPUR JAPTI, NEAR TRONICA CITY, PARGANA & TEHSIL LONI, DISTT. GHAZIABAD.U.P HAVING AREA 130 SQ. YARDS OR 108.693 SQ. MTRS IN THE NAME OF MR. MOUSAM S/O SH RAFIK AHMED.	A) 08.07.2019 B) Rs. 19.51 Lakh + Interest & Charges thereon less recoveries C) 03.10.2019 D) Symbolic Possession	E) Rs. 39.16 Lakh F) Rs. 3.92 Lakh G) Rs 0.25 Lakh	**20.07.2023** From 11.00 A.M to 04.00 P.M	Not Known to us **Rupesh Gupta** 8826887776
3.	**BO:** SAHIBABAD, GZB (370900) **SH. SHARAD GUPTA S/O SH BANGALI BABU GUPTA** (BORROWER) **ADD:** II-A/28, GROUND FLOOR, HIG, VAISHALI, GHAZIABAD. U.P, **ALSO AT:** 5/119, SECTOR-2, RAJENDRA NAGAR, SAHIBABAD. GHAZIABAD U.P.	(1) All part and parcel of the Property, consisting of ENTIRE ROOF OF IIND FLOOR, WITH ITS UPWARD ROOF RIGHT UPTO SKY, ON LAND MEASURING 86.55 SQ. MTRS, WHICH IS PART OF FREE HOLD BUILD UP PROPERTY BEARING NO 28, BLOCK-F, PRASHANT VIHAR, ROHINI, SECTOR-14, DELHI. IN FV OF SH SHARAD GUPTA.	A) 07.08.2019 B) Rs. 120.53 Lakh + Interest & Charges thereon less recoveries C) 04.03.2020 D) Physical Possession	E) Rs. 58.33 Lakh F) Rs. 5.84 Lakh G) Rs 0.25 Lakh	**20.07.2023** From 11.00 A.M to 04.00 P.M	Not Known to us **Rupesh Gupta** 8826887776
4.	**BO: KARHERA, GZB.(996500)** **M/S V2C RETAIL** (BORROWER) **ADD:** 212, IIND FLOOR, DB PLAZA COMPLEX, RDC, RAJ NAGAR.UP, **ALSO AT:** 1228, SECOND PUSTA, KHORA COLONY, GHAZIABAD. U.P. **SH AMIT CHAUDHARY** (PARTNER) **ADD:** D-130,GULMOHAR GREENS SOCIETY, MOHAN NAGAR, GHAZIABAD.UP, **ALSO AT:** 212, IIND FLOOR, D B PLAZA COMPLEX, RDC, RAJ NAGAR, UP. **SH HARPREET SINGH** (PARTNER) **ADD:** P-4, ASHIANA PALM COURT, RAJ NAGAR EXTENSION, GHAZIABAD.UP **SH HIMANSHU** (PARTNER) **ADD:** B-65, ASHOKA NIKETAN, DELHI-110092. **SH NITIN CHAUDHARY** (GUARANTOR) **ADD:**	ALL THE PART AND PARCEL OF THE PROPERTY SITUATED AT OFFICE NO. 212, IIND FLOOR, D.B.PLAZA COMPLEX, PLOT NO C-12, RDC, RAJ NAGAR, GHAZIABAD.U.P	A) 20.12.2022 B) Rs. 23.66 Lakh + Interest & Charges thereon less recoveries C) 15.03.2023 D) Symbolic Possession	E) Rs. 18.61 Lakh F) Rs. 1.86 Lakh G) Rs 0.25 Lakh	**03.08.2023** From 11.00 A.M to 04.00 P.M	Not Known to us **Rupesh Gupta** 8826887776
5.	**Loha Mandi (613300)** **Name of Account: Smt Vinita Sharma w/o-Sh.Munesh kumar & Sh. Munesh Kumar** S/o-Sh.Mohan Lal Sharma (Borrower) R/O-Flat No-F 2, 2nd Floor Plot No-92, Turab Nagar, Ghaziabad U.P. **Name of Account: Smt Vinita Sharma w/o-Sh.Munesh Sharma & Sh. Munesh Kumar** S/o-Sh.Mohan Lal Sharma (Borrower) R/O-K 16 Gali No-12, K Block Brahmpuri, Delhi-110053	All the part and parcel of the Property, consisting of Residential Flat No F-2 2nd Floor (without roof right) Left Side Plot No-192 Turab Nagar Ghaziabad U.P Covered Area-50 sq yards standing in the name of Smt.Vinita sharma W/o-Sh.Munesh kumar Bounded as under: - East: Gali 12 ft. Wide, West:40 feet wide Road, North: Road 30 ft. Wide, South: House of Thakur das Gulathi	A) 13.10.2016 B) Rs. 16,74,623/- + Interest & Charges thereon less recoveries C) 24.05.2023 D) Symbolic Possession	E) Rs. 24.15 Lakh F) Rs. 2.42 Lakh G) Rs 0.25 Lakh	**03.08.2023** From 11.00 A.M to 04.00 P.M	Not Known to us **Rupesh Gupta** 8826887776
6.	**Loha Mandi (613300)** **Sh. Ishtiyak Hussain S/o-Sh.Ashfaq Hussain** R/o-5/5134, 5th Floor Tower No-9 Plot No-GH-07, crossing Republic Ghaziabad U.P. **Smt.Noor Jahan Begum w/o-Sh. Ishtiyak Hussain** R/o-5/5134, 5th Floor Tower No-9 Plot No-GH-07, Crossing Republic Ghaziabad U.P. **(Guarantor)-Sh.Shahid Hussain Hussain Jilani S/o-Ikhlakh Jilani** R/o-N 39 Sanjay Nagar Sector-23 Ghaziabad U.P.	All the part and parcel of the Property, consisting of Apartment No 5/5134,5th Floor Tower No-9 plot No-GH-07, crossing Republic Ghaziabad U.P. Ghaziabad UP. Measuring- Super Area 1725 sq feet i.e 160.25 sq mtr and covered area 1414 sq ft i.e 131.36 sq mtr. standing in the name of Sh Ishtiyak Hussain Bounded as under: - South-Other land, North- golf course, East-24 mtr wide road, West-school	A) 18.12.2020 B) Rs. 36,94,923/- + Interest & Charges thereon less recoveries C) 12.10.2021 D) Symbolic Possession	E) Rs. 51.00 Lakh F) Rs. 5.10 Lakh G) Rs 0.25 Lakh	**03.08.2023** From 11.00 A.M to 04.00 P.M	Not Known to us **Rupesh Gupta** 8826887776
7.	**Loha Mandi (613300)** **Sh. Jitendra Kumar Gupta S/o-Sh.Yogendra Kumar Gupta & Deepak Gupta** S/o Sh Yogendra Kumar Gupta R/o-Flat No-F-2, First Floor (Without Roof Rights), HIG Type Plot No.222, Turab Nagar Ghaziabad **Sh. Jitendra Kumar Gupta S/o-Sh.Yogendra Kumar Gupta** & Deepak Gupta S/o Sh Yogendra Kumar Gupta R/o-317, Jai Durga Photo Framing Turab Nagar Ghaziabad	All the part and parcel of the Property, consisting of House/Flat No-F-2 First Floor (without roof right) H.I.G Type at Plot No 222 Turab Nagar Ghaziabad U.P. Measuring-80.64 Sq. Mtr standing in the name of Sh. Jitendra Kumar Gupta/o Sh. Yogendra Kumar Gupta Bounded as under: - East: - Other Property, West: -11 Feet Wide Road, North: -Govt Chowk, South: -20 feet wide Road	A) 03.10.2020 B) Rs. 33,70,737.40/- + Interest & Charges thereon less recoveries C) 10.12.2021 D) Symbolic Possession	E) Rs. 25.13 Lakh F) Rs. 2.52 Lakh G) Rs 0.25 Lakh	**03.08.2023** From 11.00 A.M to 04.00 P.M	Not Known to us **Rupesh Gupta** 8826887776
8.	**Loha Mandi (613300)** **Sh. Rizwan Siddiqui S/o-Haneef Siddiqui** R/o- Flat No-A 41 Pot No-B-41 Ground Floor Krishna Vihar Apptt.Pocket-2 E block Sector-11, Pratap Vihar Ghaziabad U.P. **Also at:** (Guarantor) **Sh. Ashfaq Ali S/o Sh. Arif Ali** R/o-House No-7 Shahberi Post-Bishrakh Gautam Buddh Nagar -203207	All the part and parcel of the Property, consisting of House/Flat No-A41, Plot no-B-41 Ground Floor, Krishna Vihar Apptt.Pocket-2 E Block Sec-11, Pratap Vihar Ghaziabad U.P. Measuring-43.19 Sq. Mtr standing in the name of Sh. Rizwan Siddiqui S/o Sh. Haneef Siddiqui Bounded as under: - East:- Open Space, West:- Open Space, North:- Stair Case & Flat No-A-39, South:- Open Space	A) 04.01.2022 B) Rs. 16,27,837.50/- + Interest & Charges thereon less recoveries C) 04.08.2022 D) Symbolic Possession	E) Rs. 14.04 Lakh F) Rs. 1.41 Lakh G) Rs 0.25 Lakh	**03.08.2023** From 11.00 A.M to 04.00 P.M	Not Known to us **Rupesh Gupta** 8826887776

TERMS AND CONDITIONS: 1. The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following 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 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 in this proclamation. 4. The Sale will be done by the undersigned through e-auction platform provided at the Website **https://www.mstcecommerce.com**
5. For detailed term and conditions of the sale, please refer www.ibapi.in, www.mstcecommerce.com, https://eprocure.gov.in/epublish/app & www.pnbindia.in

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

DATE: 19.06.2023, PLACE: GHAZIABAD **AUTHORISED OFFICER), PUNJAB NATIONAL BANK**

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CANNES DIARY
From metaverse to AI to gamification, the future of advertising is here



INTERNATIONAL, P9
TWO CHIP PLANTS
Intel to invest over $33 billion in Germany in landmark expansion



INTERNATIONAL, P9
BEIJING MEETING
Xi, Blinken agree to stabilise US-China relations in talks



NEW DELHI, TUESDAY, JUNE 20, 2023

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VOL XLIX NO. 95, 20 PAGES, ₹10.00 (PATNA & RAIPUR ₹10.00) PUBLISHED FROM: AHMEDABAD, BENGALURU, CHANDIGARH, CHENNAI, HYDERABAD, KOCHI, KOLKATA, LUCKNOW, MUMBAI, NEW DELHI, PUNE

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IN THE NEWS

Byju's to cut jobs across functions

BYJU'S WILL CUT JOBS across marketing, business development and product and technology functions, according to media reports citing multiple sources. As per a *Moneycontrol* report, the company is planning to lay off more than 1,000 employees, mostly senior staff who have spent over two years with the company. The layoffs are reportedly part of a broader cost-cutting exercise amid increased pressure from lenders. Last June, Byju's had said it would lay off about 2,500 employees.

States told to amend GST laws by Oct

THE CENTRE HAS asked states to approve changes to their respective GST laws by October to enable the setting up of GST Appellate Tribunal with a principal bench in Delhi and benches across states by December, reports **Prasanta Sahu**. ■ PAGE 2

HC stays RBI's master circular till Sept 11

THE BOMBAY HIGH Court on Monday stayed till September 11 an effect of the Reserve Bank of India (RBI) master circular that permitted banks to declare any account as a fraud account without giving a hearing, reports **Omkar Gokhale**. ■ PAGE 12

Adani arm gets nod to raise ₹8,500 cr

ADANI TRANSMISSION, ADANI Group's electrical power transmission company, has received shareholders' approval to raise up to ₹8,500 crore through issuance of shares via QIP or other modes, reports **Rajesh Kurup**. ■ PAGE 4

Ravi Sinha picked as RAW chief for 2 yrs

THE APPOINTMENTS COMMITTEE of the Cabinet has approved the appointment of IPS officer Ravi Sinha as the chief of India's external intelligence agency Research and Analysis Wing for two years. Sinha will take charge from Samant Kumar Goel, reports **ENS**.

EXPLAINER
Green activists see red over Nicobar port
■ PAGE 18

FE SPECIALS



RBL Bank: Aggressive retail growth plans

Bank to focus on Tier-2 and Tier-3 cities for growth in new products
■ INVESTOR, P7



Powering digital journeys with new server tech

Businesses nowhave to deal with humungous databases, says Manish Gupta of Dell Technologies
■ EFE, P7

Market momentum set to pick up pace, say experts

FE POLL

ASHLEY COUTINHO & SIDDHANT MISHRA
Mumbai, June 19

THE SENSEX AND Nifty's closing at an all-time high on Friday could just be the beginning of good times for Indian stock market investors, according to an *FE* poll of 10 leading market participants.

While some see the indices rising 25% in the next two years, others say the Nifty could touch 20,000 by the end of FY24.

Andrew Holland, CEO of Avendus Capital Public Markets Alternate Strategies, said, "We expect the Nifty to touch 20,000 by the end of FY24, which is a 6.6% upside from the current levels."

U R Bhat, director of Alphaniti Fintech, added, "We have been seeing sustained FPI (foreign portfolio investors) buying in Indian equities. India is a bright spot among emerging markets, and a lot of money that could have been directed to other emerging markets such as China is making its way to India."

According to Nilesh Shah, MD of Kotak Mutual Fund, the momentum of markets is being driven by expectations of superior long-term growth. As long as India can deliver on earnings, governance, and green transformation, indices will continue to deliver.

Vinit Sambre, CIO of DSP Mutual Fund, is encouraged by the good Q4 earnings numbers and believes that the softening of commodity prices augurs well for future corporate earnings.

Shiv Sehgal, president & head of Nuvama Capital Markets, said, "Most important is the commodity price pressure, which hurts domestic companies' margins. That clearly seems to be ebbing. Also, the aggressive rate hikes by central banks had a big dent on valuations. That is now largely behind us."

Another important point highlighted by DP Singh, deputy MD of SBI MF, is that with newer companies coming up and hitting the markets, there is increasing interest in the mid-cap and small-cap counters, as reflected by those indices.

Deven Choksey, founder of KR Choksey Group, said the economic growth reflecting in market performance is due to India faring well on the economic and corporate balance sheets, which is, in turn, reflecting in the consumer balance sheet. He said everyone is deploying money for growth and to spur consumption.

Continued on Page 2



NILESH SHAH, MD, KOTAK MUTUAL FUND

The momentum of markets is being driven by expectations of superior long-term growth. And as long as India can deliver on earnings, governance, and green transformation, indices will continue to deliver.



ANDREW HOLLAND, CEO, AVENDUS CAPITAL PUBLIC MARKETS ALTERNATE STRATEGIES

We expect the RBI to cut interest rates and the earnings growth momentum to pick up in the second half of the year.

INSIDE
Nifty rally driven by few stocks
PAGE 6

500-JET DEAL WITH AIRBUS PEGGED AT $50 BN

IndiGo seals biggest aircraft purchase



(From left) , IndiGo chairman Venkataramani Sumantran, promoter & MD Rahul Bhatia, Airbus CEO Guillaume Faury, IndiGo CEO Pieter Elbers, and Airbus CCO Christian Scherer at the Paris Air Show on Monday

ROHIT VAID
New Delhi, June 19

AIRBUS ON MONDAY secured the biggest aircraft order in aviation history, notching a 500-plane deal with IndiGo. The order is estimated at $50 billion at list price, though IndiGo would have got a hefty discount because of the order size.

"No one has ever ordered an order of this magnitude," IndiGo chief executive officer Pieter Elbers said at the Paris Air Show. "It speaks to the potential of Indian aviation and the ambitions which Indigo is having."

In February, Air India placed an order to buy 470 aircraft from Boeing and Airbus for $70 billion. Airbus' share in the order was 250 planes.

The order for Airbus's top-selling A320 family of single-aisle jets brings IndiGo's order backlog to over 1,000 planes as it extends its lead in the world's fastest-growing large market for aviation.

IndiGo is already a major Airbus customer, having secured orders for 830 A320 family aircraft over the years. The airline still has almost 500 of those outstanding orders yet to be delivered.

Speaking at the signing at Le Bourget, Airbus chief commercial officer Christian Scherer termed it a "a proud moment" for Airbus. "It's been 18 years from nothing to where IndiGo is today. We at Airbus are super proud of the very high degree of integrity and efficiency with which IndiGo is running the airline and its fleet of A320s and A321s."

In a statement, IndiGo said this order is the largest-ever single aircraft purchase by any airline with Airbus. "The engine selection for this order will be done in due course and so will be the exact mix of A320 and A321 aircraft," the company said.

Currently, IndiGo operates over 300 aircraft and has previous orders totaling 480 aircraft which are yet to be delivered between today and the end of this decade.

The IndiGo order book comprises a mix of A320NEO, A321NEO, and A321XLR aircraft, the company said, adding that this new order will bring the strategic relationship between IndiGo and Airbus to "an unprecedented depth and breadth".

With this new order, since its inception in 2006, IndiGo has ordered a total of 1,330 aircraft with Airbus.

INSIDE
Akasa in talks for follow-on Boeing jet order PAGE 4
Go First lenders to review flight plan tomorrow PAGE 4

Continued on Page 2

Baring EQT, ChrysCap pick up HDFC's Credila for ₹11,000 cr

AJAY RAMANATHAN
Mumbai, June 19

BARING PRIVATE EQUITY Asia EQT and private equity fund ChrysCapital have acquired Credila Financial Services from Housing Development Finance Corporation (HDFC) for ₹9,060.5 crore. In addition, HDFC Credila will receive a subscription amount of up to ₹2,003.61 crore as a part of the proposed transaction.

The agreement was executed on Monday and the education loan company is being acquired by two groups of entities. These are Kopvoorn, Moss Investments, Defati Investments Holding, and Infinity Partners. Kopvoorn is a part of Baring Private Equity Asia EQT. Moss Investments, Defati Investments Holdings, and Infinity Partners are part of ChrysCapital.

The closing of the proposed transaction will take place 15 business days from the completion of all conditions precedent, including receipt of regulatory approvals or any other date that has been agreed between the parties. The long stop date is March 31, 2024.

Continued on Page 2

Abrdn to sell 10.2% stake in HDFC MF

ABRDN INVESTMENT MANAGEMENT will sell 21.8 million shares in HDFC AMC via a block deal on June 20. The offer price for the deal will be in the range of ₹1,800 to ₹1892.45. It is seeking at least ₹3,920 crore from the sake.
■ PAGE 6

India-US road map: Defence production to get a leg-up

GE-HAL deal to be inked during Modi's visit starting today

MUKESH JAGOTA
New Delhi, June 19

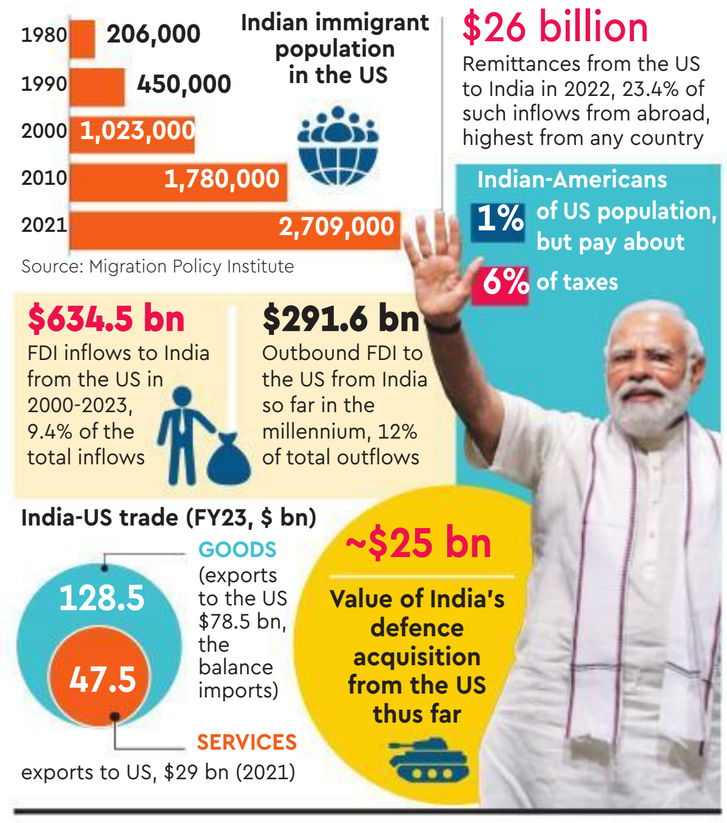
INDIA AND THE US are expected to finalise a defence industrial production road map during Prime Minister Narendra Modi's state visit to the world's largest economy starting Tuesday, external affairs secretary Vinay Mohan Kwatra said on Monday.

From a negligible level in 2008, India has bought $20 billion of defence equipment from the US till 2020, with the sharpest increase in purchases in recent years.

The proposed road map, while spurring further increase in defence purchases from the US, will also stress on technologies for domestic manufacturing to thrive.

A deal is also likely to be signed between General Electric and Hindustan Aeronautics to jointly make military aircraft engines in India.

Continued on Page 2



EV PENETRATION IN ABOVE-₹25 LAKH BAND MUCH HIGHER THAN LOWER ONES

Charged up: Luxury e-car sales double in just 6 months

SWARAJ BAGGONKAR
Mumbai, June 19

PREMIUM AND LUXURY electric car volumes have nearly doubled in the first half of this year compared to the whole of 2022, on the back of robust underlying demand and a series of new launches.

According to data tabulated by state-controlled portal Vahan, 2,060 premium and luxury electric cars priced above ₹25 lakh were sold between January and so far in June — 91% higher than the 1,080 units sold in the whole of 2022.

At 13%, the level of electric penetration in the luxury and premium vehicle space is much higher than that in segments priced below ₹25 lakh, which stands at 2-3%.

The luxury and premium category has 17 models, led by BMW and its group brand Mini, followed by Audi and Mercedes-Benz. Other players include Volvo, Hyundai, Kia, BYD, Porsche and Jaguar.

This is against just eight models available under ₹25 lakh from five players, with three models from Tata Motors leading the space with a near monopoly on the market.

Chinese brand BYD with two models leads the premium and luxury space with a share of 47%, followed by BMW with 21%. Both companies have more than doubled their volumes in less than six months this year compared to the entire 2022. The average price of three electric BMWs is ₹2.6 crore, while that of two BYD models is ₹32 lakh.

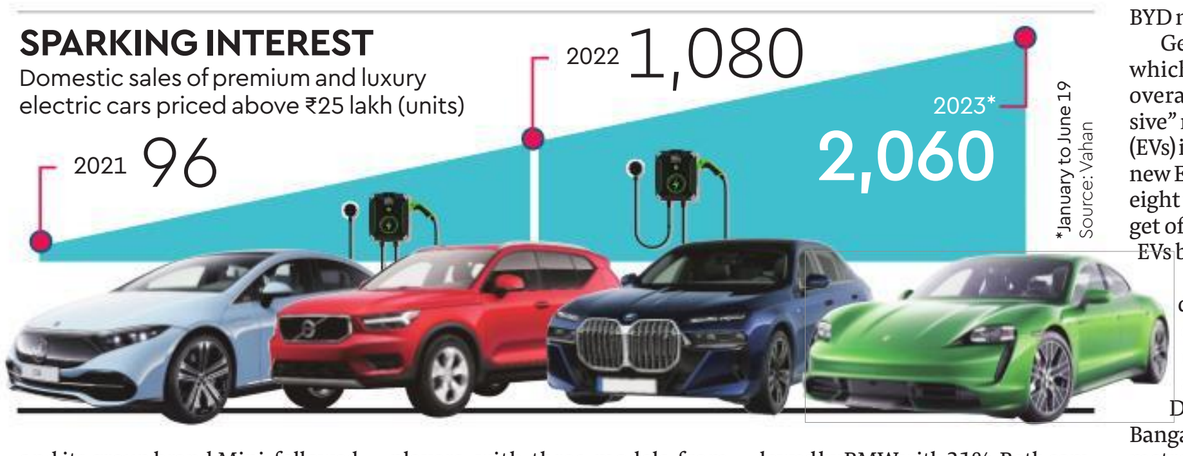
German brand Mercedes-Benz, which leads the luxury segment overall, says it has a "very aggressive" road map for electric vehicles (EVs) in India. It plans to launch four new EVs from its global portfolio in eight to 16 months to meet its target of having 25% of its sales from EVs by 2027.

Lance Bennett, vice president, sales & marketing, Mercedes-Benz India, said, "While majority of our EV customers are existing customers from Delhi, Mumbai, Hyderabad and Bangalore, there are emerging mini metros that have volume potential for luxury EVs. With an increase in infrastructure supporting EVs, we expect these mini metros to be future growth contributors."

Though the total market volume of such cars in India remains minuscule compared to developed markets like China, Europe or North America, luxury brands have not shied away from locally producing such expensive electric vehicles in India.

Swedish brand Volvo and Mercedes-Benz locally assemble the XC40 Recharge and the EQB and EQS, respectively. Hyundai's five-seater Iqoniq 5 is also assembled locally. BMW and Audi are considering to follow suit.

Unveiled last week, the C40 is the second all-electric product from Volvo. It will be launched commercially after August, before being locally built at the company's plant near Bengaluru. The C40 is expected to be priced around ₹55-60 lakh, though exact prices will be known in a couple of months.



Economy

TUESDAY, JUNE 20, 2023



INDIA-US TRADE TIES STRONG

Vinay Mohan Kwatra, foreign secretary

"Trade is the strong pillar of our relationship. The US and India have a strong trade and investment partnership. Bilateral trade between the two countries is $200 billion.

IN THE NEWS

India, UK conclude another round of trade pact talks

INDIA AND THE UK concluded the 10th round of talks for a proposed free trade agreement last week, and the next round of negotiations is due to take place in the coming month, an official statement said on Monday. The negotiations for the agreement were launched on January 13, 2021. "On June 9, India and the UK concluded the tenth round of talks for an India-UK FTA (free trade agreement)," it said. **PTI**

NTPC signs fuel supply agreement with SCCL

NTPC ON MONDAY entered into an agreement for FSA (Fuel Supply Agreement) Supplementary Agreement with SCCL (The Singareni Collieries Company Limited) for its stations including Ramagundam, Kudgi & Solapur. Debashish Chattopadhya, RED (South & WR-I) signed the agreement on behalf of NTPC Ltd with K. Suryanarayana, GM (Marketing) of SCCL. **FE BUREAU**

Logo for GIFT Nifty unveiled

INTERNATIONAL FINANCIAL SERVICES Centres Authority chairman Injeti Srinivas on Monday inaugurated a logo for GIFT Nifty, the new identity given to SGX Nifty. A website for GIFT exchange was also launched. **FE BUREAU**

Footwear quality norms kick in from July 1

LARGE AND MEDIUM-SCALE footwear manufacturers and all importers will have to follow the mandatory quality standards for 24 footwear and related products from July 1, aimed at curbing substandard imports from countries like China, BIS DG Pramod Kumar Tiwari told reporters in Delhi. **PTI**

NO HEADWAY YET ON CHINA-PLUS STRATEGY, SAY ANALYSTS

US to make a fresh pitch for India to join IPEF trade talks

Data localisation, digital service tax to figure during PM visit

MUKESH JAGOTA
New Delhi, June 19

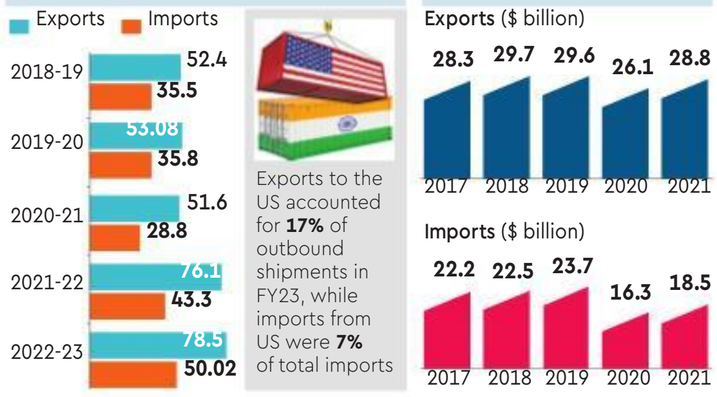
THE US MAY try to push India for a deeper engagement with the Indo-Pacific Economic Framework for Prosperitay (IPEF) and also join the trade part of negotiations in the 14-nation block during Prime Minister Narendra Modi's visit to that country from June 21 to June 23, according to trade experts.

"On IPEF, India has been a bit wary. The US will expect India to participate more (in this US-led initiative)," international trade expert and former professor at Jawaharlal Nehru University, Biswajit Dhar said.

India has opted out of the trade part of the negotiations of the IPEF block which accounts for 40% of world's GDP and 28% of world's trade in goods and services. IPEF has 14 members – Australia, Brunei Darussalam, Fiji, India, Indonesia, Japan, Korea, Malaysia, New Zealand, US, Philippines, Singapore, Thailand and Vietnam.

The US launched IPEF to counter China's influence in South-east Asia and South Asia. Apart from trade it is negotiating supply chains, clean energy, decarbonisation, infrastructure, tax and anti-corruption. Even in trade talks, tariffs are not being discussed. The economy of the size of India not participating fully in the US-led initiative has divested it of some heft.

Another trade issue that the US is expected to raise during the Prime Minister's visit could be the wide trade balance in favour of India. "There may be a renewed push by the US for greater access to India's agriculture markets for its selling products and agri-technologies like GM crops and seeds," another trade analyst who did not wish to be identified, said.



India on its part may again raise the issue of additional taxes on exports of its steel and aluminium that the US has imposed, Director General and Chief Executive Officer of Federation of Indian Export Organisations Ajay Sahai said. The US administration under Donald Trump had imposed 25% import duty on steel and 10% on aluminium in 2018 to check imports from China. It ended up impacting India also. Later steel and aluminium exports from the EU to the US were given exemption from this tax. India is seeking a similar deal.

While old issues around visas to Indian skilled professionals and Intellectual Property in the pharma sector may come up again, the most recent debate and issues around localisation of data which the US links to freedom to its technology companies to operate in India could figure prominently, he said.

After local data storage was made mandatory by the Reserve Bank of India for payment system providers most of the players in the sector have already complied with the norms but still some issues remain.

According to the US, for storing data locally, the US companies will have to invest in India which would increase their costs. The new Data Protection Bill being framed has raised some concerns among US technology companies on how to comply with the demands that the proposed law may put on them.

Another issue that bothers the US is Digital Service Tax (equalisation levy) imposed by India to ensure that digital service companies pay tax on their earnings from India. It is levied at 2% of revenues of digital platform services, digital content sales and data related services. The US wants India to align its digital tax system to the global tax framework, Sahai said.

New Delhi introduced the digital services tax in 2016 with a 6% levy on on online advertising, and expanded it via the Finance Act 2020, with a 2% impost on payment for e-commerce supply of goods and services, provided for facilitated by non-resident operators. India has its own issues on agriculture trade which includes sanitary and phyto-sanitary standards that the US imposes on its fruit and vegetable exports.

"We have our issues in the area of high-technology. We are not getting high technology products and technologies. The US is still not confident in sharing technology with India. There has been a lot of talk around technology cooperation but there is a gap in actual progress," Dhar said.

The diversification of supply chains and the China plus strategy have been talked about but nothing is happening on the ground, he added. Another issue that could be discussed is World Trade Organisation reforms and getting its appellate functional again, another trade analyst said. The US has blocked appointment of judges to the appellate body saying that it is involved in judicial activism and impinges on US sovereignty. Other India-US disputes at WTO like on duties on steel and solar that have been pending for long may also figure in talks. s"Trade is the strong pillar of our relationship. The US and India have a strong trade and investment partnership. Bilateral trade between the two countries is $200 billion," external affairs secretary Vinay Mohan Kwatra said at a press conference on Monday.

States told to rejig GST laws by Oct to set up tribunal

PRASANTA SAHU
New Delhi, June 19

THE CENTRE HAS asked state governments to approve changes to their respective Goods and Services Tax laws by October to enable the setting up of GST Appellate Tribunal (GSTAT) with a Principal Bench in Delhi and benches across states by December.

Parliament gave its nod to changes in the GST law in this regard in March.

"We are trying to get amendments approved by all state legislative assemblies by October so that we can start constituting tribunal benches," a senior official told FE.

The tribunal will help quickly resolve disputes relating to the key indirect tax and boost tax collections, addressing concerns of both the industry and tax authorities.

The delay in the establishment of the appellate tribunal has led to the accumulation of unresolved legal issues under the GST regime after it was rolled out in July 2017.

Currently, taxpayers are filing writ petitions in high courts in the absence of an appellate tribunal. So, the establishment of an appellate tribunal will lower burden on high courts and the Supreme Court, analysts said.

A four-member search and selection committee headed by either the chief justice of the Supreme Court or his representative judge from the SC will be tasked with the appointment of members (except for technical members from states) to the benches.

The panel will include the president of the appellate tribunal (one of the judicial members of the principal bench), a Union government secretary and a state chief secretary nominated by the council. The chairperson will have a casting vote.

According to the contours of the GST Appellate Tribunal (GSTAT) approved by Parliament via amendments to the Central Goods and Services Tax Act, the principal bench and each state bench will have two judicial and two technical members, with equal representation from the Centre and states in case of technical members.

Many benches can be set up in each state, subject to the approval of the GST Council. The cases involving the issue of the place of supply will be heard by the principal bench only. A single member of a bench will hear appeals below Rs 5 million related to tax or input tax credit or fee or penalty determined in an order of any appellate authority or revisional authority if no question of law is involved.

In all other cases, matters will be heard together by a judicial member and one technical member.



QUICK DISPUTE RESOLUTION

- The Centre is aiming for setting up of GSTAT with a Principal Bench in Delhi and benches across states by Dec
- The tribunal will help quickly resolve disputes relating to the key indirect tax and boost tax collections
- The delay in the establishment of the appellate tribunal has led to the accumulation of unresolved legal issues

FROM THE FRONT PAGE

Baring EQT, ChrysCap pick up HDFC's Credila for ₹11,000 cr

Education financier HDFC Credila Financial Services is a wholly owned subsidiary of HDFC. After the HDFC Bank-HDFC merger, the Reserve Bank of India had put conditions that the merged entity would have to exit/reduce stake in unrelated areas. HDFC Credila was one of the subsidiaries that came under scrutiny.

The merger, expected in the next few weeks, is focusing on getting out of businesses or reducing stakes in them.

According to the exchange notification, the company has said that the RBI vide its letter dated April 20, had provided certain forbearances/clarifications to HDFC Bank. Under the said letter, RBI had inter alia advised that shareholding in HDFC Credila Financial Services ("HDFC Credila") (a wholly-subsidiary of the Corporation) be brought down to 10% within two years from the effective date of the scheme.

As part of the deal, Baring EQT and ChrysCapital will acquire 132.9 million shares of HDFC Credila.

According to the agreement, HDFC shall have the right to nominate one non-executive nominee director on the board of HDFC Credila on terms as agreed under the shareholders' agreement.

It shall have customary pre-emptive rights under the shareholders' agreement.

The total revenue of HDFC Credila during FY23 (April –March) was ₹1,352 crore while its net worth stood at ₹2,435.1 crore as on March 31.

India remains a bright spot among emerging markets

Rahul Singh, CIO – equities of Tata Asset Management, pointed to the revival of the investment cycle and India's gradual emergence as a new sourcing hub as important factors that may drive above-par GDP growth and earnings growth of about 15% over the next two-three years.

However, while everyone seems bullish on the Indian economy, the global environment still remains suspect. Vijay Kedia, independent market analyst, said that while India seems to be in a sweet spot compared to countries like Germany, whose indices continue to be high despite the economy having slipped into a recession, a sell-off in foreign markets could adversely impact India as well.

Sambre believes that the global landscape, with regards to possible rate hikes and any surge in crude prices leading to rising costs, could lead to negative market sentiment.

The Indian elections could also be key to continuing positive market sentiment. Both Choksey and Deepak Jasani of HDFC Securities believe that uncertainty around Indian elections could make markets nervous going ahead. Bhat said, "Typically, the year before general elections haven't been good for the markets because of the uncertainty around who will form the government.".

IndiGo seals biggest aircraft purchase



"The fuel-efficient A320NEO Family aircraft will allow IndiGo to maintain its strong focus on lowering operating costs and delivering fuel efficiency with high standards of reliability," the budget carrier said.

This year, IndiGo said, it expects to welcome 100 million customers on board and as such literally giving wings to the nation. "IndiGo is amongst the fastest-growing airlines in the world and this order will allow it to continue this growth for many years to come," the airline said. Currently, IndiGo operates flights to 26 international destinations, serving 75 international city pairs. The airline aims to bolster its international seat share from 23% in FY 23 to 30% within the next two years.

India-US road map: Defence production to get a leg-up

Semiconductor manufacturing and associated services that move with it are also an area where discussions will take place, given the incentives both sides have unveiled for the burgeoning industry.

"The (defence production) road map that the two countries have been discussing for some time would hopefully be one of very key outcomes during the visit," Kwatra said. All aspects of "defence co-production and co-development" will be part of the agreement, he added. It will explore how the defence-industrial ecosystem of the two countries can cooperate much better and how supply chains in the field of defence industries could also interface with each other much better, he said.

The defence purchases from the US include Apache attack helicopters, Chinook heavy lift helicopters, lightweight artillery items, military transport aircraft and Unmanned Aerial Vehicles. US companies are also in the fray for India's fighter aircraft acquisition programme.

India's Defence Acquisition Council on June 15 also approved acquisition of Predator Unmanned Aerial Vehicles from US-based General Atomics Aeronautical Systems for $3 billion. This deal could be formally announced during Modi''s visit. "India-US defence cooperation is robust and dynamic," Kwatra said.

"The second component of (of India-US relations) has been strong trade and investment partnership. Third is the technology component that interfaces with many domains — telecom, space, manufacturing and investment." "Within the technology realm, critical and emerging technologies have been the most recent area of focus. An area that presents itself with many exciting possibilities for bilateral engagement in months and years ahead," the external affairs secretary said.

India has launched a ₹76,000-crore incentive programme for development of semiconductors and display manufacturing ecosystem in the country. The incentive programme provides a 50% capital subsidy for setting up semiconductor and display manufacturing units. Applications have been invited for manufacturers to avail of the incentives.

The US at its end has launched a $ 39 billion programme to encourage research and manufacturing of semiconductors.

Modi will spend the first day of his visit, June 21, in New York where he will lead International Yoga Day celebrations at the UN Headquarters. On June 22, he will travel to Washington where he will meet US president Joe Biden. He will also address a joint sitting of the US Congress. On June 23, he will have one-on-one meetings with CEOs of select US companies before leaving for Egypt on the second leg of his tour.

FM suggests credit outreach camps in deficient districts

New Delhi, June 19

FINANCE MINISTER NIRMALA Sitharaman on Monday chaired a consultative committee meeting on financial inclusion and suggested a special outreach camps in credit-deficient districts in each state.

In the meeting of the committee attached to the Ministry of Finance on 'Financial Inclusion: Progress and Prospects', deliberations were also held on progress under PM Jan Dhan Yojana, Jan Suraksha schemes and Mudra Yojana.

"FM Smt. @nsitharaman suggested to identify credit-deficient districts in each state and carrying out special credit outreach camps in those districts," the finance ministry tweeted.

During the meeting, Finance Minister Nirmala Sitharaman also suggested holding a special District Level Review Committee (DLRC) meeting between July 15 to August 15 and inviting Member of Parliament from such district to further brainstorm ideas towards financial inclusion by opening Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts for those still outside bank reach.



The meeting was also attended by the ministers of state for finance P Chaudhary and Bhagwat Karad, Members of Parliament of the Consultative Committee from Lok Sabha and Rajya Sabha, besides the Secretary of the Department of Economic Affairs and Financial Services Secretary and officials from Public Sector Banks, among others.

"FM Smt. @nsitharaman requested all the MPs to proactively participate in #FinancialInclusion efforts and guide banks and financial institutions for their effective implementation in their constituencies," the ministry tweeted.

While appreciating the efforts of the government towards financial inclusion, Members of Parliament gave various inputs related to the financial inclusion initiatives of the government, it added. **–PTI**

Cabinet Secy reviews capex by Centre, state-run entities

FE BUREAU
New Delhi, June 19

CABINET SECRETARY RAJIV Gauba on Monday chaired a meeting of secretaries and senior officers to the Government to review capital expenditure by the Centre and the state-run entities to ensure that project implementations are on track.

"During the Chintan Shivir, deliberations were held on implementation of projects and #Capex funded from the Budget & Central Public Sector Enterprises' #CPSEs Internal and Extra Budgetary Resources #IEBR, flagship and large schemes and the Budget Announcements," the finance ministry tweeted.

"The objective of the Chintan Shivir was to share insights and learnings on successful implementation of projects and schemes, discuss challenges and help Ministries draw up a roadmap for timely and effective delivery on-ground."

The Centre has raised the capital expenditure target by 36% year-on-year to a whopping Rs 10 trillion for FY24 to continue the public investment-led economic recovery post-pandemic.

On the other hand, central public sector enterprises (CPSEs) and departmental arms are estimated to invest ₹7.33 trillion (including the Centre's support), 13% more than ₹6.49 trillion in FY23.

The government believes that investment and consumer momentum will underpin solid growth prospects in the current financial year.

ESIC adds 1.8 mn new members in April

EMPLOYEES' STATE INSURANCE Corporation (ESIC) has added 1.8 million new subscribers in April 2023, according to the latest payroll data.

The ESIC runs a health insurance scheme -- Employees' State Insurance (ESI). The ESI, a social security and health scheme for Indian workers, is financed out of contributions from employers and employees. It manages a corpus for more than 3 crore Insured Persons (IP). "The provisional payroll data of ESIC reveals that 1.8 million new employees have been added in the month of April 2023," a labour ministry. Around 30,249 new establishments have been registered and brought under the social security umbrella of the ESIC in April 2023, thus ensuring more coverage, it stated. **–PTI**

HEAVY RAINFALL IN GUJARAT & RAJASTHAN

Monsoon deficiency drops to 33% from 47% in 3 days

To move into south peninsula & eastern regions in two days

SANDIP DAS
New Delhi, June 19

AFTER A SLUGGISH progress following late onset over the Kerala coast on June 8 and cyclonic storm 'Biparjoy' crossing its path, conditions are becoming favourable for the southwest monsoon to move to parts of south peninsula, Bihar, Odisha, West Bengal, Jharkhand and eastern Uttar Pradesh over the next two to three days, weather forecasters said Monday.

According to India Meteorological Department (IMD), the monsoon deficit has narrowed to 33% on Monday from 47% in June 16, due to heavy rainfall in Gujarat and Rajasthan after the effect of the cyclonic storm 'Biparjoy'.

The cumulative rainfall across the country, according to India Meteorological Department, (IMD) during June 1–19 has been 33% less than the benchmark long period average (LPA).

In terms of regional variations, monsoon deficiency has been 56% in central India and 61% in south peninsula so far.

Because of widespread rainfall caused by low pressure following the cyclonic storm 'Biparjoy' over central part of Rajasthan, the northwest region, however, has received 37% more rainfall than "normal." Madhavan Rajeevan, former secretary, ministry of earth sciences said models suggest a monsoon revival by June 20 with active conditions along the west coast, over Bay of Bengal and Central India.

Agriculture ministry officials said that with the revival of monsoon rains and rains caused after the cyclonic storm over Gujarat and Rajasthan, the kharif crops sowing activities are likely to pick up pace.

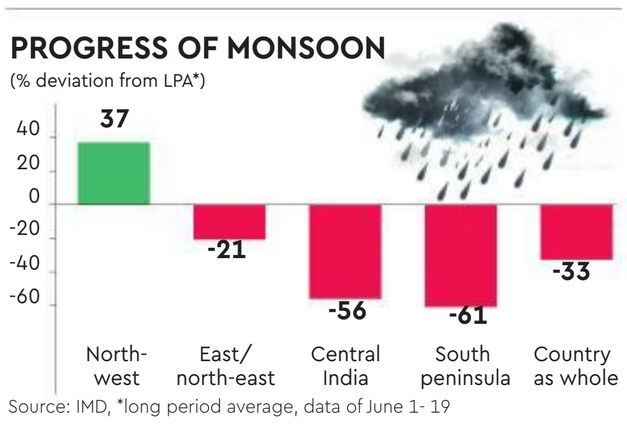
According to agriculture ministry data till June 16, sowing of rice, pulses and oilseeds have declined by 14.6%, 57.2% and 14.4%, respectively, on year. However, areas of cotton and coarse cereals have been been up 6% and 64% on year, respectively.

IMD's agro-advisory service has urged farmers in Gujarat and Rajasthan to drain out excess water from the cotton, groundnut vegetable field caused by cyclonic storms. It has also urged farmers to postpone sowing of kharif crops till optimum moisture content is achieved on the soil.

Meanwhile, private weather forecaster Skymet predicted heavy rains over western parts of Assam, West Bengal, Sikkim, southeast Rajasthan, and parts of west Madhya Pradesh in the next one day.The met department has also stated that heat wave conditions over eastern India are likely to abate gradually from Tuesday onwards.

Meanwhile, the IMD is sticking to April 11 forecasts that the precipitation this year will be in the "normal" range, at 96% of the LPA. Skymet had earlier said monsoon precipitation this year could be "below normal" at 94% of the LPA. Rainfall between 96-104% of the LPA is considered "normal".

Southwest monsoon season (June-September) accounts for 75% of the country's annual rainfall.After the onset of monsoon covers the entire country by the end of June, farmers begin sowing of kharif crops such as paddy, coarse cereals, pulses and oilseeds.



Source: IMD, *long period average, data of June 1- 19

41% of miners feel won't survive 10 years: Survey

'Need to step up capex on critical minerals, global alliances'

MANISH GUPTA
New Delhi, June 19

FORTY-ONE PERCENT of the mining CEOs polled in the PwC's 26th Annual Global CEO Survey don't think their companies will be economically viable in 10 years if they continue on their current path. "Miners can no longer depend on yesterday's portfolios and practices to create value in this newly dynamic and fiercely competitive landscape," PwC said in its report— Mine 2023: The era of reinvention.

Given ongoing geopolitical uncertainty, the rapid shift to clean-energy technologies and the importance of these to national security and economic stability, governments around the world have taken swift action to secure critical mineral supply. These minerals play an important role in clean energy transition technologies, such as batteries, electric vehicles, solar and wind generation, and also in national defence, technologies and weaponry.

Consumption of critical minerals has increased due to shift to renewable power sources and electric vehicles. This demand for critical minerals like lithium, cobalt, nickel, vanadium and rare earths for clean energy will increase further.

"Given India's limited reserves of critical minerals, in order to achieve the vision of 'Atmanirbhar Bharat', we will need to increase spend on exploration for critical minerals, secure global alliances with mineral-rich countries through both government intervention and private investments, attract the best of global technology in the industry, digitize mining and explorations activities and develop future ready workforce," said Yogesh Daruka, partner – power and utilities, mining, PwC India.



35% said they will be highly exposed to climate risks in next five years

$450 bn green bonds issued in 2022

73% see local skills gap as biggest barrier to adopting new technology

As governments consider their future needs for critical minerals, they may establish strategic stocks of these resources, like petroleum and uranium reserves, as evidenced by government-backed procurement activity in the EU and India.

Among the noteworthy deals on critical minerals, Australia and India established partnership to strengthen cooperation in the development of critical minerals assets and supply chains in June 2022.The Indian mines ministry established a joint-venture company, Khanij Bidesh India Ltd (KABIL), to ensure the supply of critical minerals for its domestic economy.

KABIL has been actively seeking offtake agreements and has already signed with Argentina and Australia to procure select critical minerals.

Saarloha, an Indian steel producer, used hydrogen-powered steelmaking technique to produce India's first commercial low-carbon steel in December 2022, achieving 80% lower emissions from the refining process than traditional methods.

Miners will have to ramp up production to meet rising demand for the critical minerals and other commodities. Critical minerals dominated deal activity in 2022 as miners raced to capitalise on the global transition towards clean energy."Mining is playing a fundamental role in underpinning the global transition to clean energy, but the path ahead is rocky. A net zero world requires more mined critical minerals, not less, and the flow of industry dealmaking clearly reflects this.

"But the increasing rise of geopolitics as an influencing factor in global mining may complicate operations in an increasingly complex world with new actors," said Paul Bendall, global mining leader, mining and metals, PwC Australia.

Government has emerged as an important new player in the critical minerals market after rapid demand growth and risky levels of supply chain concentration. They have formed alliances, instituted new policies and mobilised funding to secure access.

PwC report says that these moves will change the mining business. The inflow of public funds means that miners must rethink the rates of return. Investment risk and competition will rise as governments alter the playing field with incentives and interventions.

Mining leaders know the pressure that climate change can create as many of the mining operations are in hot, dry, remote environments.

About 35% of mining CEOs said their companies are highly exposed to climate risks arising in next five years.



Centre to raise ₹209 crore via CIL OFS for employees

FE BUREAU
Kolkata, June 19

THE CENTRE WILL sell up to 9.24 million shares or 0.15% stake in state-run Coal India to its eligible employees at a price of ₹226.10 per share through an Offer for Sale (OFS) which opens on Wednesday. This would fetch the Centre about ₹209 crore.

"...in accordance with the approval given by the Alternative Mechanism, basis the recommendations received from the high level committee of officers, Government of India, on May 31, 2023, the seller is proposing to offer up to 92,44,092 equity shares (representing 0.15% of the total paid up equity share capital of the Company) of face value of ₹10 each to the eligible employees of the company at a price of ₹226.10 per equity share," Coal India said in a stock exchange filing on Monday.

"The employee OFS shall remain open from June 21, 2023 (10:00AM) to June 23, 2023 (05:30 PM) (both days inclusive)," it added.

On Monday, CIL's scrip ended the day at ₹227.30 apiece on BSE, down 0.48% from the previous close. Earlier this month, the government mopped up ₹4,185 crore through a 3% stake sale in Coal India through an OFS. The government exercised the oversubscription option. Following that the holding of the government has come down to 63.13% in the coal miner. The issue was oversubscribed by both retail and institutional investors.

Demand slump forces Gujarat dyestuff units to freeze capacity

ABHINAY KUMAR
Ahmedabad, June 19

A SHARP DROP in demand and higher production costs have forced dyestuff manufacturing units in Gujarat to cut production. The demand crunch is attributed to sluggish domestic consumption of textiles and apparels, and a fall in exports.

Dyestuffs are used to impart colour to a variety of products including textiles, paper, leather and plastic products.

According to industry sources, the Gujarat dyestuff units are currently operating at 50-60% of the total the capacity, resulting in significant job cuts.

In normal times, the state accounts for 70% of the country's dyestuff output.

Haresh Bhuta, President, Gujarat Dyestuffs Manufacturers' Association (GDMA), said that the situation may worsen in the coming months.

"The sector has been facing problems for around one year now. The main reasons include global circumstances and geo-political tensions around the world. Russia-Ukraine War and the tensions between the US and China have caused demand to go down in the EU region and the US, which were the biggest export destinations for the sector as well as the industrial users", he said.

Bhupendra Patel, chairman, Gujarat Region, Chemical Export Promotion Council (CHEMEXCIL), said, "The pandemic and Ukraine-Russia war have caused the prices of coal, gas, and basic raw materials like caustic soda and benzene to go up significantly."

"This has increased the overall cost of production. To make matters worse, the pandemic has changed the consumption pattern of consumers," he said.

Gokul M Jaykrishna, joint MD & CEO of Asahi Songwon Colors, the largest producer of blue pigment globally, said, "The export market has been seriously hit. This year we have exported only around 50-60% of our production, which is around 15-20% lower on year."

There are two main categories in pigments; AZO pigments which include pigments of red, yellow and orange colour, while the other is phthalocyanine pigments which include blue and green colors.

Jaykrishna added, "India is the world leader in Phthalocyanine pigments but in Azo pigments, we are behind China. As the demand in the global market is low, we cannot do much to change that. But what can be done is that India can stop China from dumping their red and orange pigments in Indian markets with higher import tariffs or anti-dumping duties."

According to the data released by the Union ministry of commerce and industry, the dyes and pigments sector witnessed a 20.18% decline in exports last fiscal. The exports stood at ₹2,588.24 crore in FY23 against the ₹3,242.49 crore in FY22.

TESTING TIMES



- A reduction in demand and spike in production cost has hit the pigments and dyes sector hard
- Russia-Ukraine War & US-China tensions have reduced demand in the EU region and the US
- Gujarat accounts for 70% of production of dyes in the country

Nabard should encourage farmers to grow millets: FM

FINANCE MINISTER NIRMALA Sitharaman on Monday asked Nabard to encourage farmers to shift towards more remunerative but less water-guzzling crops, especially millets, pulses and oilseeds.

In a review meeting of Nabard, Sitharaman advised the agri-finance institution to work towards ensuring efficiency and outcomes at the ground level with improvement in rural income as the top priority. With production and marketing of 'Shree Anna' a national priority in the ongoing International Year of Millets 2023, she also directed Nabard to encourage farmers to enhance the area covered under millets.

"The Finance Minister emphasised on concerted efforts to sensitize farmers to shift towards more remunerative but less water-guzzling crops, especially millets, pulses and oilseeds," a Finance Ministry tweet said.

–PTI

Mangalore SEZ Limited
Mangalore Special Economic Zone, Sy.No. 168-3A, Plot No. U1 Administrative Building, Bajpe Village, Mangalore - 574 142 Dakshina Kannada, Karnataka

Invitation for Bids

19.06.2023

Mangalore SEZ Limited (MSEZL) invites tenders from eligible bidders for the following work through e-tendering:

Sl. No	Contract Package No	Name of Work	Proposal due date
1	MSEZL/TTP-Recycling/2023	Design, Supply, Construction, Erection, Testing, Trial Run, Commissioning and Operation of 4.5 MLD capacity (Electromechanical Works) Tertiary Treatment Plant for Recycling of Secondary Treated Effluent from Common Effluent Treatment Plant of MSEZL for Fire Water and Green Belt Requirement inside MSEZ on EPC basis	19.07.2023

Please refer website **www.tenderwizard.com/MSEZ** and **www.mangaloresez.com** for further details.

Sd/-, Chief Executive Officer
Mangalore SEZ Ltd, Mangalore

DEBTS RECOVERY TRIBUNAL - II CHANDIGARH
S.C.O. No. 33-34-35, 1st Floor, Sector-17 A, Chandigarh

RC No. 1373/2017

CANARA BANK .....Certificate Holder
Versus
M/s. HUDSON HOUSE .....Certificate Debtor

(See Section 25 to 29 of the RDDBFI Act, 1993, r/ow Rule 53 of the Second Schedule to the Income Tax Act, 1961)

Notice of Settling a Sale Proclamation

1. Mr. Vinay Mehra S/o Sh. J.M. Mehra R/o Defendant No. 1
2. Mr. Late Jai Raj Puri S/o Sh. Late Jai Lal Puri through Legal heir:-
Mr. Tarun Puri is the only son and legal Heir of Mr. Late Jai Raj Puri, Property No. 101, Golf Links, New Delhi.

Whereas, a **Recovery certificate No. 1373/2017** issued by this Hon'ble Presiding Officer a sum of **Rs. 70,46,669.00/-** with future interest

Whereas, the said amount has not been paid by to you to the CH Bank, despite, service of a demand notice and expiry of a substantial period. you have to meet the requirement of the Law.

It has been decided to issue proclamation of sale in respect of the property which is mortgaged. Therefore, this notice to appear on **27.07.2023** before the undersigned to declare any encumnrances on the immovable property and settle terms and conditions for POS.

Specification of Property:

Industry at Nangal Road, near TDI Tuscon, Khewat No.-140Min, Khata No. 228 and 229, Killa No. 78 and 77, Village Nangal Kalan, Kundli, District-Sonipat, Haryana.

Given under my hand and the seal of the Tribunal on this date 02.06.2023.

RECOVERY OFFICER 1
DRT - II CHANDIGARH

MUTUALFUNDS Sahi Hai

UTI Mutual Fund
Haq, ek behtar zindagi ka.

Notice For Declaration of Income Distribution Cum Capital Withdrawal

Sr. No.	Scheme Name	Quantum of IDCW (Gross Distributable Amt)*		Face Value (Rs.)	NAV as on 16-06-2023 (per unit)	
		%	Rs. per unit		Plan/Option	Rs.
1	UTI - Treasury Advantage Fund	1.00%	10.0000	1000	Regular Plan - Quarterly Payout of IDCW Option	1261.8325
2	UTI - Ultra Short Term Fund	1.00%	10.0000	1000	Regular Plan - Quarterly Payout of IDCW Option	1163.6407
3	UTI - Floater Fund	1.00%	10.0000	1000	Direct Plan - Quarterly Payout of IDCW Option	1243.4343
4	UTI - Floater Fund	1.00%	10.0000		Regular Plan - Quarterly Payout of IDCW Option	1149.3266
5	UTI-Fixed Income Interval Fund-Quarterly Interval Plan I	1.00%	0.1000	10	Direct Plan - Payout of IDCW Option	10.4766
6	UTI-Fixed Income Interval Fund-Quarterly Interval Plan I	1.00%	0.1000		Regular Plan - Payout of IDCW Option	10.4272
7	UTI-Fixed Income Interval Fund-Series II-Quarterly Interval Plan V	1.00%	0.1000	10	Direct Plan - Payout of IDCW Option	10.4515
8	UTI-Fixed Income Interval Fund-Series II-Quarterly Interval Plan V	1.00%	0.1000		Regular Plan - Payout of IDCW Option	10.4261
9	UTI-Fixed Income Interval Fund-Series II-Quarterly Interval Plan VI	1.00%	0.1000	10	Direct Plan - Payout of IDCW Option	10.4568
10	UTI-Fixed Income Interval Fund-Series II-Quarterly Interval Plan VI	1.00%	0.1000		Regular Plan - Payout of IDCW Option	10.4318

Record date for all the above mentioned schemes/plans will be **Thursday June 22, 2023** *Distribution of above IDCW is subject to the availability of distributable surplus as on record date. Income distribution cum capital withdrawal payment to the investor will be lower to the extent of statutory levy (if applicable). Income distribution will be made, net of tax deducted at source as applicable.

Pursuant to payment of IDCW, the NAV of the income distribution cum capital withdrawal options of the schemes would fall to the extent of payout and statutory levy (if applicable).

Such of the unitholders under the income distribution cum capital withdrawal options whose names appear in the register of unitholders as at the close of business hours on the record date fixed for each income distribution cum capital withdrawal shall be entitled to receive the income distribution cum capital withdrawal so distributed. The reinvestment, if any, shall be treated as constructive payment of IDCW to the unitholders as also constructive receipt of payment of the amount by the unitholders. No load will be charged on units allotted on reinvestment of IDCW.

Mumbai - June 19, 2023 **Toll Free No.: 1800 266 1230** **www.utimf.com**

REGISTERED OFFICE: UTI Tower, 'Gn' Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051. Phone: 022 – 66786666. UTI Asset Management Company Ltd. (Investment Manager for UTI Mutual Fund) E-mail: invest@uti.co.in, (CIN-L65991MH2002PLC137867)
For more information, please contact the nearest UTI Financial Centre or your AMFI/ NISM certified Mutual fund distributor, for a copy of Statement of Additional Information, Scheme Information Document and Key Information Memorandum cum Application Form.

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

IDBI BANK

IDBI BANK LIMITED

CIN NO: L65190MH2004GOI148838
Regd. Office: IDBI Tower, WTC Complex, Cuffe Parade, Mumbai - 400005
Phone: (022) 66553406/ 3407, **Email:** idbiequity@idbi.co.in
Website: www.idbibank.in

NOTICE OF 19TH AGM, E-VOTING FOR TRANSACTION OF BUSINESS, BOOK CLOSURE & DIVIDEND

1. The Notice of 19th AGM of the Bank to be held on **Thursday, July 13, 2023 at 11.00 a.m.**, along with the Annual Report for FY 2022-23, comprising of the Directors' Report, Auditors' Report and Audited Financial Statements, have been emailed to the Members of the Bank at their respective e-mail addresses registered with the Depository Participants/Registrar.
2. In accordance with MCA Circular No. 10/2022 dated December 28, 2022 and SEBI Circular No. SEBI/HO/CFD/PoD-2/P/CIR/2023/4 dated January 05, 2023 read with all earlier circulars issued by MCA & SEBI, in respect of virtual General Meetings (hereinafter collectively referred to as "Applicable Circulars"), the AGM of the Bank will be held **exclusively through Video Conferencing (VC) / Other Audio-Visual Means (OAVM).**
3. Pursuant to the Applicable Circulars, the requirement of sending physical copy of the Notice and Annual Report to the Members has been dispensed with. The dispatch of Notice through electronic mode has been completed on June 19, 2023.
4. The Notice is available on the website of the Bank at **www.idbibank.in**, e-voting website of NSDL at **www.evoting.nsdl.com** and the same can also be accessed from websites of the Stock Exchanges, i.e. BSE & NSE (**www.bseindia.com** and **www.nseindia.com**).
5. In terms of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management & Administration) Rules, 2014, as amended, the Items of Business set out in the AGM Notice shall be transacted through electronic voting system. Accordingly, e-voting facility has been provided to the Members who appear in the Books as Members or Beneficial Owners of shares as on **Thursday, July 06, 2023** (End of Day), being the Cut-off date fixed for reckoning the voting rights of Members.
6. **The date and time of commencement of e-voting is Saturday, July 08, 2023 at 9.00 a.m. (IST) and the date and time of end of e-voting is Wednesday, July 12, 2023 at 5.00 p.m.** The e-voting module shall be disabled by NSDL for voting thereafter. Those Members, who will be present in the AGM through VC / OAVM facility and have not cast their vote on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the AGM. The remote e-voting module on the day of the AGM shall be disabled for voting 15 minutes after the conclusion of the Meeting.
7. A member who continues to be a member as on the cut-off date, i.e., **July 06, 2023**, may participate in the AGM even after casting vote through remote e-voting, but shall not be allowed to vote again during the AGM.
8. The Register of Members and the Share Transfer Books of the Bank will remain closed from **Friday, July 07, 2023 to Thursday, July 13, 2023 (both days inclusive)**.
9. Persons who have acquired shares during the period from June 09, 2023 (cut-off date for reckoning the dispatch of AGM Notice) till July 06, 2023 (cut-off date for reckoning voting rights of members) and are continuing to be Members as on the said cut-off date of July 06, 2023, can exercise their voting right through remote e-voting. Such Members may obtain the login ID and password from NSDL by sending a request to **evoting@nsdl.co.in** giving their shareholding details, viz., name, shares held, Folio No. or DP ID / Client ID No., etc. However, if you are already registered with NSDL for remote e-voting, you can use your existing user ID and password for casting your vote.
10. Proxy will not be available to members attending AGM through VC as per MCA's directives.
11. Information and instructions comprising manner of e-voting by Members holding shares in dematerialized mode, physical mode and for Members who have not registered their email addresses has been provided in the Notice of the AGM.
12. In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on.: 022 - 4886 7000 and 022 - 2499 7000 or send a request to Mr. Sanjeev Yadav, Assistant Manager-NSDL at **evoting@nsdl.co.in**
13. The dividend of ₹ 1/- per Equity Share having face value of ₹ 10/- each (if approved at the AGM), will be paid subject to deduction of tax at source (TDS) within 30 days from the date of the AGM. The 'Record date' for determining entitlement of members to dividend for the financial year ended March 31, 2023 is **Thursday, July 06, 2023.**
14. Dividend declared and paid by Bank is taxable in the hands of shareholders. Therefore, Bank is required to deduct Tax at Source (TDS) on the distribution of dividend income as per prescribed rates. The TDS rate may vary depending upon the availability of valid PAN, residential status, category of shareholder, etc. and is subject to provision of requisite documents / declarations received by the Bank on or before June 30, 2023. For detailed information, Members are requested to visit website of the Bank at **https://www.idbibank.in/pdf/Taxation-on-Dividend-Distribution.pdf.**
15. Members are hereby requested to update their email ids and bank account details etc. with their DP (in case where shares are held in demat form) or with RTA (in case where shares are held in physical form), to ensure ease of communication and seamless remittance of dividend.

Place: Mumbai
Date: June 19, 2023

For **IDBI Bank Ltd.**
(Jyothi Biju Nair)
Company Secretary

Companies

TUESDAY, JUNE 20, 2023



JET SET GO
Pieter Elbers, CEO, IndiGo

We are securing our future (with a timely order). We still have a lot of time to evaluate all options and modalities (regarding the financial planning for the latest order).

IN THE NEWS



SAT to hear Chandra, Goenka plea against Sebi order on June 26

THE SECURITIES APPELLATE Tribunal (SAT) in its hearing on Monday said that it would hear on June 26, Zee Entertainment Enterprises MD and CEO Punit Goenka's and Essel Group chairman Subhash Chandra's plea challenging the Sebi's interim order. The National Company Law Tribunal (NCLT) will also hear the matter pertaining to the proposed merger of Zee and Sony on June 26. **FE BUREAU**

PE/VCs investment falls 44% to $3.5 bn

PE AND VENTURE capital funds' investment in the country continued to fall in May, with the overall values declining by nearly 44% to $3.5 billion, a report by industry lobby IVCA and consultancy firm EY said on Monday. **PTI**

Maruti Suzuki opens bookings for Invicto

MARUTI SUZUKI INDIA on Monday opened bookings for its upcoming premium three-row utility vehicle Invicto. The vehicle, which will be launched on July 5, can be booked with a payment of ₹25,000 from NEXA showrooms or through online. **PTI**

US firm Lubrizol to invest $150 million

US-BASED SPECIALTY CHEMICAL company Lubrizol on Monday announced investment commitments of over $150 million across several projects in its portfolio in the country. The proposed investment will go into building the world's largest CPVC resin plant in Gujarat, among others. **PTI**

Cognizant expands ties with Orkla

COGNIZANT HAS EXTENDED its business relationship with industrial investment firm Orkla. Cognizant will modernise the delivery model, which will gear Orkla IT towards a future operating model that is essential for the business transformation. **PT**

Airbnb inks pact with tourism ministry

ONLINE ACCOMMODATION HOSTING platform Airbnb on Monday said it has signed a memorandum of understanding with the tourism ministry to showcase India's heritage stays and promote cultural tourism. **PTI**

Envision bags 350-MW Serentica wind project

RENEWABLE ENERGY SOLUTIONS provider Envision Energy on Monday said it has bagged a 350-MW wind energy project from Serentica Renewables. **PTI**

Vedanta in pact with Meity-Nasscom CoE

VEDANTA PLANS to leverage technologies developed by startups under a tie up with Meity-Nascomm Centre of Excellence. Vedanta Spark willaccelerate the adoption of digital technologies-led innovations. **PTI**

INVESTMENT AMOUNT IS DOUBLE OF THAT IN FY23

Tata Power earmarks capex of ₹12,000 cr for this fiscal

Plans to take part in privatisation of discoms

RAJESH KURUP
Mumbai, June 19

TATA POWER HAS earmarked a capex of about ₹12,000 crore for FY24, double of that in FY23, even as the company is mulling of taking part in privatisation of distribution companies (discoms).

The doubling of capex is to meet the company's growth plans, Tata Power chairman N Chandrasekaran said at the company's AGM held virtually on Monday.

"This includes the investment in the upcoming 4 GW manufacturing plant, under-construction renewable projects, transmission and distribution businesses in Odisha, Delhi and Mumbai and new opportunities. The 4 GW cell and module manufacturing plant in Tamil Nadu is well on track, and we expect the module line to be ready by October this year and the cell line by the end of the year," Chandrasekaran added.

The Tata group company plans to fund these projects largely through internal accruals and cash on books, he added.

Given its "successful" track record in turning around discoms, Tata Power would also look to participate in privatisation opportunities as and when the policy reforms are undertaken.

Talking about renewables, Chandrasekaran said that renewables will continue to be the key focus in the coming years and Tata Power is "well positioned" to take advantage of the growth opportunities in this sector.

The company's total installed power generation capacity across the categories has risen to about 14.1 GW. In line with its renewable focus, the company has added about 500 MW capacity taking the total operational renewable capacity to 3.9 GW. With completion of under construction projects of 2.7 GW, the clean and green source-based capacity will be close to 50% of its total installed capacity.

In the solar rooftop segment, the company has built an extensive channel network of 450 dealers across 275 districts. In the fourth quarter of FY23, solar rooftop, along with the captive solar engineering, procurement and construction (EPC) projects crossed ₹1,000 crore revenue, doubling from the previous year.

Tata Power is also a leader in the electric vehicle charging market with presence in more than 550 cities and towns in the country and 127,000 registered users. The company installed about 4,000 public and captive chargers and sold close to 40,000 home chargers, he added.

Talking of 'Aalingana', Tata group's project for a greener and cleaner planet, Chandrasekaran said as part of this vision, Tata Power plans to become an ESG benchmark in the power sector. The firm has its key goals outlined — becoming carbon net zero by 2045, becoming 100% water neutral by 2030 and no net impact on biodiversity before 2030 and becoming an organisation with zero waste to landfill before 2030.

For the fourth-quarter ended March, Tata Power posted a 48.58% rise in consolidated net profit of ₹939 crore, beating Street estimates, led by growth across all its business verticals. During the quarter, the company's revenues rose 5.54% to ₹12,755 crore from ₹12,085 crore a year ago, while Ebitda rose 37.64% to ₹3,101 crore from ₹2,253 crore.

GROWTH PLAN

- Investment in the upcoming **4 GW** manufacturing plant, under-construction renewable projects, among others
- The company plans to fund these projects largely through internal accruals and cash on books
- Renewables to continue to be the key focus in the coming years
- Tata Power 'well positioned' to take advantage of the growth opportunities in renewables sector

14.1 GW The company's total installed power generation capacity across the categories has risen to about

3.9 GW total operational renewable capacity



Vedanta lays out $1.7-bn capex plan for FY24

RAJESH KURUP
Mumbai, June 13

OPTIMISTIC OF AN "exciting journey" ahead, mining major Vedanta, a subsidiary of London-headquartered Vedanta Resources (VRL), has committed to invest $1.7 billion for capital expenditure in FY24.

"We have already invested $1.2 billion in the form of growth capex in FY23 to augment our assets and production. We envisage committing another $1.7 billion in FY24 towards growth projects," its chairman Anil Agarwal said in the company's annual report for FY23.

"Vedanta is already expanding its aluminium and zinc capacities. Our oil and gas operations, which account for nearly one-quarter of India's production, is also diversifying its reserves and resources portfolio towards a vision of contributing 50% to India's total oil and gas production," he said, adding, the firm is "envisaging" a greater role in the nation's growth story and in making India self-reliant for minerals and energy.

Agarwal, in his message to shareholders, said times ahead are "exciting" and the company is optimistic of an exciting journey. "The macro-economic factors and risks faced by advanced economies going into recession may pose potential challenges to metal demand. Yet, the overall sentiment towards mined commodities is improving as the pace of energy transition accelerates across the globe. Some green shoots are already visible with inflationary pressures beginning to ease and supply chain constraints showing signs of relenting."

Agarwal added: "These will help to improve profitability and generate robust cash flows."

Talking about FY23, Agarwal said that VRL, the holding company of Vedanta, has deleveraged $2 billion during the year against its commitment of $4 billion deleveraging over three years. "We have an impeccable track record of honouring all capital market commitments".

On Vedanta's FY23 performance, Agarwal said the company operated against a difficult and uncertain macro-environment driven by prolonged geo-political conflict, subsequent energy crisis and aggressive monetary policies adopted by central banks. Despite this, it posted ₹1.45 trillion in revenues, he added.

Vedanta's MD & CEO Sunil Duggal said that the company's long-term focus is to grow in India, in sync with the country's "robust" economic and demand growth.

ANIL AGARWAL, VEDANTA CHAIRMAN

Some green shoots are already visible with inflationary pressures beginning to ease and supply chain constraints showing signs of relenting.



Go First lenders to review flight plan tomorrow

FE BUREAU
New Delhi, June 19

THE COMITTEE OF creditors (CoC) to distressed airline GoFirst will, on June 21, review the airline's plans to resume operations and consider its funding requirements, sources told *FE*. As has been reported, the Directorate General of Civil Aviation (DGCA) has asked the airline to submit a flight resumption plan, which has been ratified by lenders.

The airline said on Monday its flights would remain cancelled until June 22.

Sources indicated the CoC may be "positively inclined" to ratify the resumption plan and approve interim funding of around ₹200-400 crore. Go First has undrawn limits of about ₹200 crore under the government's emergency credit line guarantee scheme (ECLGS), which was introduced to support sectors like travel and tourism that were adversely impacted by the pandemic. Last week, lenders opted to appoint Shailendra Ajmera from KPMG as the Resolution Professional (RP).

The CoC includes Central Bank of India, Bank of Baroda, IDBI Bank and Deutsche Bank.

The airline owes financial creditors ₹6,521 crore, according to filings with the National Company Law Tribunal (NCLT).

GoFirst has indicated in its discussions with the DGCA it would be in a position to deploy 12-15 aircraft in the first phase and thereafter increase the number to about 22-23 for scheduled services. Go First had suspended its operations from May 3 attributing the decision to problems with engines provided by Pratt&Whitney. The airline filed for insolvency in the bankruptcy courts.

According to sources, after receiving necessary approvals, the airline can operate chartered flights between Delhi-Srinagar and Delhi-Leh within 48 hours by deploying two aircraft. Thereafter it will be able to resume scheduled services, mainly on the Leh, Sirnagar, Chandigarh and Thoise routes.

REVIVAL RUNWAY



- The airline's CoC to also consider the funding requirements
- Lenders may approve interim funding of around **₹200-400 cr**
- DGCA has asked a flight resumption plan ratified by lenders
- The airline extends flight cancellations till June 22

Adani Transmission to raise up to ₹8,500 cr after shareholders' nod

RAJESH KURUP
Mumbai, June 19

ADANI TRANSMISSION, ADANI Group's electrical power transmission company, has received shareholders' approval to raise up to ?8,500 crore through issuance of shares via qualified institutional placement (QIP) or other modes.

The special resolution for fundraise was passed with 98.64% votes in its favour. About 1,180 members holding 1.02 billion shares had cast their votes, Adani Transmission said in a stock exchange update.

The largest private power transmission and distribution company in India is also close to achieving a financial closure of ₹1,700 crore for its Mumbai transmission line project. The financing, expected to closed by July-end, is being provided by a consortium of nine global banks through an international construction facility.

The proceeds would be used to set up 400 KV substation and transmission lines in Maharashtra. In 2021, the cost of the project was pegged at ₹2,100 crore, of which the firm is now drawing ₹1,700 crore. In 2019, Adani Transmission received a letter of intent from Maharashtra State Electricity Transmission Company to build, own, operate and maintain a transmission project in the state for 35 years. The project involves developing Mumbai's first-ever 400 kV substation facility, which was awarded through a tariff-based competitive bidding process.

Adani Group companies are executing large-scale projects across the infrastructure and utility space, including adding capacity at its cement business, and need cash flows for these.

On May 13, two group companies — Adani Enterprises and Adani Transmission — announced plans to raise up to a total of ?21,000 crore through issuance of shares, securities or other permissible modes. The companies had also sought shareholders' approvals through postal ballots.

Flagship Adani Enterprises was planning to raise up to ?12,500 crore and Adani Transmission up to ?8,500 crore, and the proceeds would be used to secure additional capital for the companies' operations and growth strategies.

Adani Green Energy, the group's renewable energy arm, was also looking to raise funds through a share sale. While the company has not disclosed the amount it intends to raise, sources close to the development had told FE earlier that the company is looking to raise about $500-700 million (?4,100-5,740 crore), which would be used for capex and paring debt.

The group's debt as of March 31 stood at ₹2.27 trillion, of which 39% was in bonds, 29% loans from international banks and 32% with Indian banks and NBFCs. The gross value of the group's assets was at ₹3.91 trillion.

CAPITAL CALL

₹21,000 cr Total fundraise plan by Adani Enterprises and Adani Transmission

₹12,500 cr AEL's targeted fundraise raise amount



₹4,100-5,740 cr Adani Green Energy's fundraise plan for capex purposes and paring debt

₹2.27 trn The group's debt as of March 31, 2023, — **of which 39% is in bonds, 29% loans from international banks and 32% with Indian banks and NBFCs**

₹3.91 trn The gross value of the group's assets



Akasa Air in talks with Boeing for small follow-on order for 737 Max

SIDDHARTH PHILIP, JULIE JOHNSSON & DANNY LEE
June 19

AKASA AIR IS in talks with Boeing to place a small follow-on order for 737 Max single-aisle jets if it can lock down financing, according to people familiar with the matter.

The US planemaker is working to finalise negotiations as soon as this week at the Paris Air Show, the people said, asking not to be identified as the discussions are confidential.

Funding is one obstacle after the death of Akasa's founder and the failure of Go Airlines, they said, adding there's no certainty an accord will fall into place. If an agreement comes together, Akasa may order 10 or fewer aircraft, one of the people said.

A Boeing representative declined to comment. Akasa wasn't immediately available for commet.

Akasa, the country's newest airline, began flying just last year.

The carrier has received 20 of the 72 Max jets it's already ordered. In March, chief executive officer Vinay Dube said the low-cost carrier would place a three-digit order for more aircraft by year-end. Since then, Go Airlines' insolvency has made aircraft lessors wary of further exposure to the market.

The country's famously cut-throat aviation industry is seeing blockbuster orders from Air India, and market leader IndiGo is doubling its jet backlog with a 500-plane order at the show. Akasa's founder Rakesh Jhunjhunwala died in August, raising questions about the airline's future funding.

— BLOOMBERG

FLYING HIGH

- Funding is one obstacle, after the death of Akasa's founder
- **Follow-on order for 737 Max single-aisle jets could be placed if the airline can lock down financing**
- Akasa Air, the country's newest airline, began flying just last year



- The low-cost carrier has received 20 of the **72 Max jets** it's already ordered
- In March, CEO Vinay Dube said the low-cost carrier would place a **three-digit order** for more aircraft by year-end
- However, Since then, Go Airlines' insolvency has made **aircraft lessors wary** of further exposure to the market

Wipro working on Generative AI for 2 years

SAMEER RANJAN BAKSHI
Bengaluru, June 19

AFTER TCS, TECH Mahindra and HCLTech, Wipro has said it has been working on Generative AI for some time now. In its annual report, it said, "We have been investing in our Generative AI research program with the University of South Carolina and IIT Patna for over two years to build language models for the health sector."

The company added that the solution helps patients get better and faster access to healthcare. Moreover, it helps create personalised care plans for healthcare members and accelerate medical research. "Our GenAI Framework provides enterprise guardrails and Responsible AI controls, to enable safe and secure GenAI applications for our customers."



In a letter to stakeholders, Rishad A Premji, chairman, Wipro, wrote, "FY23 was a pivotal year for technology, with AI taking a quantum leap. While we have been long familiar with AI-powered products (think predictive text, digital personal assistants, chat bots), OpenAI's ChatGPT and Dall-E brought discussions about the use of generative AI emphatically into the public domain."

He added, "For two years now, Wipro's Generative AI Center of Excellence has conducted research with leading academic institutions, built accelerators and solutions, frameworks like WeGA (Wipro Enterprise Generative AI), developed competency through the Wipro AI Academy, and executed key pilot programs for our clients."

MOVE COMES AFTER $15-BN RAISE

KKR shuffles APAC private equity team

KKR & CO has made a major overhaul of its Asia-Pacific private equity team two years after it raised $15 billion for its biggest buyout fund in the region as deal making has sputtered on strained US-China relations. Ming Lu, the firm's Asia-Pacific head, will become executive chairman for the region to spend time on strategic initiatives, according to a letter sent to investors.

Hiro Hirano will relinquish his role as co-head of private equity to become deputy executive chairman, while maintaining his role as chief executive officer for Japan, according to the letter seen by Bloomberg.

Gaurav Trehan meanwhile will be elevated to sole head of private equity for Asia-Pacific, in addition to his role as head of India. KKR has deployed $5 billion in the market since he joined in 2020, making India one of the firm's largest and most active markets in Asia, the letter explained.

A Hong Kong-based spokesperson confirmed the contents of the document. In other moves, Ashish Shastry, co-head of private equity for the region and head of Southeast Asia, and Jaka Prasetya, a partner for Southeast Asia, will become advisers. The firm has also hired Akshay Tanna from TPG as head of India private equity. The New York-based investment firm is shuffling its most senior leadership in the middle of the investment period for a $15 billion fund that it raised in 2021.

KKR also had senior management changes in China, India, Australia and Southeast Asia over the last three years. US-China relations crashed to their lowest point in decades in February, and deal making in the world's second-biggest economy tumbled after the US sanctioned some China investments while Beijing cracked down on foreign businesses.

Equity offerings in Asia-Pacific slumped by almost a third in the second quarter from the first three months, while announced M&A deals fell 21%, data compiled by Bloomberg show.

— BLOOMBERG



GAURAV TREHAN is now sole head of private equity for Asia-Pacific



JAKA PRASETYA, a partner for Southeast Asia, now becomes adviser



ASHISH SHASTRY, co-head of private equity also becomes adviser



AKSHAY TANNA from TPG is now head of India private equity

UpGrad expects FY24 to be first profitable year

SANKALP PHARTIYAL
New Delhi, June 19

EDUCATION-TECHNOLOGY UNICORN UpGrad Education expects to turn profitable in the year through March 2024 as it prepares for a stock market debut, its founder said.

"FY24 will be our first profitable year, starting from the second and third quarter and on an annualised basis," founder Ronnie Screwvala told Bloomberg on Monday, without specifying the measure of profit he was referring to. "We've done a fair amount of growth in mergers and acquisitions, and just preparing ourselves for a future IPO."

A profitable year and successful initial public offering would make UpGrad stand out in India's sputtering online education industry. Market leader Byju's, which once touched a valuation of $22 billion, is now engaged in a tussle with its lenders after missing payment on a dollar loan.

The company has found growth by catering to older customers seeking expertise, an additional degree or help to crack the ultra-competitive entry tests for India's elite engineering, medical and business schools. The firm, which counts Temasek Holdings and James Murdoch's Lupa Systems among its backers, is setting up a fully offline medical institute in Vanuatu, which it plans to inaugurate in August.

— BLOOMBERG

> We've done a fair amount of growth in mergers and acquisitions and are just preparing ourselves for a future IPO.
>
> **RONNIE SCREWVALA, FOUNDER, UPGRAD**





Timken parent to sell stake in Indian unit for $231 million

REUTERS
Hong Kong, June 19

THE SINGAPORE-BASED parent of Timken India has proposed to sell an 8.4% stake in the Indian bearings and power transmission products maker for up to $231 million on June 20, according to the term sheet of the deal, seen by Reuters.

The floor price of the stake sale in Indian unit to institutional investors by Timken Singapore is set at ₹3,000 a share, a 14% discount to Monday's closing level. BofA Securities is the sole bookrunner for the stake sale.

Timken Singapore owned a 67.8% stake in the Indian unit as of March 31, according to exchange data.

Shares of Timken India have risen over 12% so far this year.

Retail sales pick up in May as inflationary pressures ease

ALL THE RAGE

- March and April 2023 were softer months from a retail perspective, registered 6% y-o-y growth
- May has been better, at 7% y-o-y growth, says RAI
- June also likely to do well, as apparels and jewellery report good retail sales
- Fashion retailers Ajio and Myntra have seen 50-55% growth from non-metros during EOSS



VIVEAT SUSAN PINTO
MUMBAI, JUNE 19

MODERATING INFLATION AND reduced concerns with regard to financial uncertainty have helped improve retail sentiment on the ground in the month of May, a survey by the Retailers Association of India (RAI), an apex body of domestic organised players, shows. The survey findings were released on Monday.

May retail sales rose 7% year-on-year versus 6% sales growth seen in the months of March and April each in comparison to the previous year, RAI said. The month of June is likely to be better from a retail sales perspective as categories such as apparels and fashion kicked off end-of-season sales (EOSS) early to exhaust inventory ahead of the monsoon season, experts said. On Monday, Ajio, part of Reliance Retail, which had kicked off its EOSS called Big Bold Sale on June 1, said that order volumes spiked 40% this year versus last year and that 50% of the total orders were from tier 2 and 3 markets.

"It is encouraging to see the growing uptick from the non-metros during the shopping season," Vineeth Nair, chief executive officer (CEO), Ajio, said. "With over 1.5 million customers shopping more than once during the sale, Ajio's reach has grown," he said.

Apart from Ajio, rival Myntra from the Flipkart group had also launched its End of Reason Sale on June 1, saying that it recorded nearly 50% growth in number of new customers during the sale versus last year. 45% of the growth came from metros such as Bengaluru, Delhi, Mumbai, Pune and Hyderabad, while 55% of the demand came from non-metros, Myntra said.

"As consumers are now getting into their normal routines, the retail sector is witnessing moderate growth over the previous year," Kumar Rajagopalan, CEO, RAI, said. Apparel and jewellery retail, for instance, have seen a sales growth of 9% in the month of May, while quick-service restaurants (QSRs) and food and grocery retail saw a sales growth of 7-8% during the month. The weaker categories included footwear, sports goods and furniture retail.

Despite this, the April-June 2023 period for organised retailers is turning out to be better than the March quarter, when segments such as QSRs and apparels were hit hard by a slowdown in discretionary spends.

LT Foods targets to cross ₹10,000-cr revenue in 4 years

GLOBAL FMCG COMPANY LT Foods, which owns 'Daawat' brand of basmati rice, is aiming at crossing the ₹10,000-crore revenue mark on a consolidated basis in the next four years, an official said on Monday.

At the group level, the revenue was close to ₹7,000 crore in FY'23, he said.

The company is also focusing on value-added products, including those in ready-to-cook and ready-to-eat categories, in a bid to strengthen its position globally, he said. "We have grown by 28 % last fiscal and will maintain a 10-12% CAGR (compound annual growth rate) over the next few years. At the group level, the revenue was close to ₹7,000 crore in FY23 and will cross the ₹10,000-crore mark in the next four years," LT Foods chief executive officer (India and Far East) Ritesh Arora said.

The company is diversifying into new value-added product categories, and the revenue from this segment is projected to grow four-fold to be 10% of the company's total turnover in the next 4-5 years, he said.

— PTI

EV body reaches out to Goyal on subsidy issue

SWARAJ BAGGONKAR
Mumbai, June 19

THE SOCIETY OF Manufacturers of Electric Vehicles (SMEV), the apex lobby body of the electric vehicle industry, has reached out to commerce and industry minister Piyush Goyal seeking support against the pending resolution of ₹1,200 crore of outstanding subsidy.

In its letter, SMEV said that unpaid dues of ₹1200 crore since the last fiscal to affected original equipment manufacturers, and a further embargo on these companies to list sales on the official NAB portal, and further notices to recover past paid subsidies has created a crisis for the industry. Sohinder Gill, director general, SMEV, said, "It will be to nobody's credit if these EV companies fail or are sold for a song to the highest bidder. It will be a black mark against Indian enterprise and the burgeoning e-mobility plans of the government."

Earlier this month, SMEV wrote to the Finance Minister seeking help for tiding over the financial stress caused by the delay in releasing the ₹1200 crore in subsidies.

Last week the body petitioned the National Green Tribunal expressing concerns about the revision in subsidies.

"It is important to note that investors across the world are watching this space closely, and banks and financiers are refusing to extend credit," Gill added.



LOOKING FOR A RESPITE

- SMEV said that unpaid dues of ₹1200 crore since the last fiscal to OEMs has created a crisis
- Earlier, SMEV also wrote to the FM seeking help for tiding over the stress

PUBLIC NOTICE

Notice is hereby given that Share Certificate No. 50078 for 100 Equity Shares of Rs. 10 (Rupees Ten only) each bearing Distinctive No.(s) **10096499 to 10096598** of **Eicher Motors Limited**, having its registered office at 3rd Floor, Select Citywalk, A-3, District City Centre, Saket, New Delhi - 110017 registered in the name of **Ashok Kumar Jain** have been lost. **Ashok Kumar Jain** have applied to the company for issue duplicate certificate. Any person who has any claim in respect of the said shares certificate should lodge such claim with the company within 15 days of the publication of this notice.

Form No. URC-2

Advertisement giving notice about registration under Part I of Chapter XXI of the Companies Act, 2013

[Pursuant to Section 374 (b) of the Companies Act, 2013 and rule 4(1) of the Companies (Authorised to Register) Rules, 2014]

1. Notice is hereby given that in pursuance of sub-section (2) of Section 366 of the Companies Act, 2013, an application is proposed to be made after fifteen days hereof but before the expiry of thirty days hereinafter to the Registrar at Central Registration Centre (CRC), Indian Institute Of Corporate Affairs (IICA), Plot No.:- 6, 7, 8 Sector 5, IMT Manesar, District Gurgaon (Haryana), Pin Code:122050 that **'K. K. Alloys'** a partnership firm may be registered under Part I of Chapter XXI of the Companies Act 2013, as a company limited by shares under the name and style of **'K. K. Recycling Private Limited'.**
2. The principal objects of the company are as follows:
   1. To Convert a registered partnership firm **'K. K. Alloys'** into Private Limited Company as a going concern under Part I of Chapter XXI of Companies Act, 2013.
   2. To carry on in India or abroad the business as manufacturers, processors, smelters, dealers, traders, distributors, exporters and importers of all types and grades of special steel, alloy and non-alloy steels Ingots & Billets through recycling of high-grade iron and steel scrap.
3. A copy of the draft memorandum and articles of association of the proposed company may be inspected at the office at **Bilga Road, Village Sahnewal Khurd, P.O. Sahnewal, Ludhiana.**
4. Notice is hereby given that any person objecting to this application may communicate their objection in writing to the Registrar at Central Registration Centre (CRC), Indian Institute of Corporate Affairs (IICA), Plot no.:- 6, 7, 8, Sector 5, IMT Manesar, District Gurgaon (Haryana), Pin Code: 122050, within twenty-one days from the date of publication of this notice, with a copy to the company at its registered office.

Dated this 15th day of June, 2023

Names of Applicants
1. Mahesh Gupta
2. Prayank Gupta

PUBLIC NOTICE

In the matter of
Meghraj Buildtech LLP
Registered Office: A-126, 2nd Floor, Suraj Mal Vihar, Shahdara, Delhi - 110092

Notice is hereby given to the General Public that the above said LLP is shifting its Registered Office from **"National Capital Territory of Delhi"** to **"State of Haryana"**.

Any person whose interest is likely to be affected by the proposed change of the registered office of the LLP may deliver either on **the MCA-21 portal (www.mca.gov.in) by filing investor complaint form** or cause to be delivered or send by registered post of his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition to Registrar of Companies, having office at 4th Floor, IFCI Tower, 61, Nehru Place, New Delhi - 110019, within Twenty One Days from the date of publication of this notice with a copy to the applicant LLP at its registered office at the address mentioned above.

For **Meghraj Buildtech LLP**
Sd/-
(Rajeev Jain)
Designated Partner
DIN: 00433463

Place: Delhi
Date: 20.06.2023

"IMPORTANT"

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बैंक ऑफ़ इंडिया Bank of India **BOI**

Bank of India, Zonal office:1st Floor, Awasthi Complex, Near DM Chouraha, Hardoi-241001 (UP), Phone No.05852-297603

POSSESSION NOTICE

Whereas, The undersigned being the Authorised Officer of the **Bank of India** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest, Act 2002 and in exercise of powers conferred under section 13 (2) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, had issued a Demand Notice, calling borrower to repay the amount within 60 days from the date of receipt of same. 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/ies described herein below in exercise of powers conferred on him under sub-section 13 (4) of the Act read with rule 8 of the Security Interest Enforcement Rules, 2002 on the dates mentioned hereunder. The borrower in particular and the public in general is hereby cautioned not to deal with the property/ies and any dealings with the property/ies will be subject to the charge of the **Bank of India** for mentioned amount and interest thereon. **The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.**

S. No.	Name & Address of the Borrowers & Guarantors	Description of Immovable property mortgaged / Owner of the property	Amount o/s as mentioned in the Notice u/s 13(2) Date of Demand & Possession Notice
Branch: Sandila			
1	**Borrower: M/s Vasu Traders,** Prop. Mr. Pradeep Kumar Gupta S/o Late Moolchandra Gupta.	**A)** All part and parcel of Stock lying at Mohalla Gadi Adda Ashraf Tola Sandila, Distt-Hardoi-241204, **Owner: M/s Vasu Traders.** **B)** Land & Building situated at Mohalla Ashraf Tola Sandila, Distt-Hardoi-241204, **Area:** 25.60 Sq.Mtr., **Mortgagor/Owner: Mr. Pradeep Kumar Gupta** S/o Late Moolchandra Gupta, **Boundaries: East:** House of Sanjay Gupta, **West:** Plot of Seller 14.5*19 Feet, **North:** House of Suresh, **South:** RCC Road.	₹ 11,38,536.85 + Interest & Other Charges; **Demand Notice dt. 16.02.2023**; **Possession Notice dt. 17.06.2023**
Branch: Kachhauna			
2	**Borrower: M/s Patel Chhedala Sikshan Prasikhan Sansthan,** Managar-Shri Babu Singh. Add. Village & Post-Gausganj, District-Hardoi (U.P.).	All that part and parcel of the property consisting of Survey No./Khasra No. 696, Gausganj, Tehsil Sandila, District Hardoi, **Area:** 10115 Sq.Mtr., **Owner: Shri Cheda Lal Mahavidyalaya, Tehsil Sandila, Dirtrict Hardoi** through Managar-Shri Babu Singh., **Boundaries: East:** Galiyara, **West:** Khet Amar Singh, **North:** Galiyara, **South:** Khet Amar Singh.	₹ 21,33,189.39 + Interest & Other Charges; **Demand Notice dt. 14.03.2023**; **Possession Notice dt. 17.06.2023**

Date: 20.06.2023, Place: Sandila/Kachhauna **Authorised Officer, Bank of India**

IDFC FIRST Bank Limited

(Formerly known Capital First Ltd)
CIN : L65110TN2014PLC097792
Registered Office: KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai - 600031. TEL: +91 44 4564 4000 | FAX: +91 44 4564 4022.
AUTHORIZED OFFICER – Kartik Ahuja CONTACT NUMBER –7455846882 Email id-kartik.ahuja@idfcbank.com

IDFC FIRST Bank

APPENDIX- IV-A
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provisos to Rule 8 (6)& 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 Co-borrower(s) that the below described immovable property mortgaged / charged to the Secured Creditor, the physical possession of which has been taken by the Authorized Officer of **IDFC FIRST Bank Limited, will be sold on "As is where is", "As is what is", and "Whatever there is" on 21.07.2023, for Recovery of INR 45,31,416.58/- as on 24.05.2018 In account No's 4698500 & 5362238 due to IDFC FIRST Bank Limited (erstwhile Capital First Ltd) from. RAM SWAROOP, GYANWATI SWAROOP, as Borrower(s) and Co-Borrowers (s).**

AUCTION STATUS

Reserve Price	**INR 5,247,000/-**
Earnest Money Deposit Amount.	**INR 5,24,700/-**
Date of Submission of BID/Deposit Earnest Money.	**20.07.2023 Up to 5.00 PM**
Date of Inspection of Property	**14.07.2023 11.00 AM to 4.00 PM**
Date of Auction	**21.07.2023 11.00 AM to 1.00 PM**
Property details	**HOUSE NO.238, OUT OF KHASRA NO.72, VILLAGE-SADARPUR, SECTOR-45, PARGANA, TEHSIL DADRI, DISTT. GAUTAM BUDH NAGAR, NOIDA, UTTAR PARDESH-201301 BOUNDARIES: EAST: OTHER PROPERTY-E/N : HOUSE NO.237, WEST: ROAD-W/S: GALI 12 WIDE ROAD, NORTH: OTHER PROPERTY-N/W: ROAD, SOUTH: ROAD - S/E : KHASRA NO.72/SCHOOL**

For detailed terms and conditions of the sale, please refer to the link provided in IDFC FIRST Bank website i.e. https://idfcfirstbank.auctiontiger.net/EPROC/.

Disclaimer: Please note that the said notice is issued for sale of immovable property only and IDFC FIRST Bank Limited has no right to sell the movable assets, if any, present at the immovable property.

Place : NOIDA
Date: 17.06.2023

IDFC FIRST Bank Limited
(Formerly known Capital first Ltd)

केनरा बैंक Canara Bank
भारत सरकार का उपक्रम — A Government of India Undertaking
सिंडिकेट Syndicate

Regional Office: Aligarh

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)

Whereas, the undersigned being the Authorised Officer of the Canara Bank under the Securitisation Act and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notice calling upon the borrower/guarantor to repay the amount mentioned in the notice along with interest & expenses within 60 days from the date of receipt of the said notices.

The borrower/guarantor having failed to repay the amount, notice is hereby given to the borrower/guarantor and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act read with rule 8 & 9 of the said Rules. The Borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets. The borrower/guarantor in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **Canara Bank.** The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act., in respect of time available, to redeem the secured assets.

Name of Borrowers/ Guarantors	Description of Immovable Properties	Date of Demand notice	Date of Possession	Amount Due (₹)
Branch: Ramghat Road, Aligarh				
Borrower- 1) Mrs. Neghat Siddiqui W/o Late. Sh. Mairajuddin Siddiqui, **Co-Borrower-** 1) Mr. Arbab Siddiqui S/o Late. Sh. Mairajuddin Siddiqui, 2) Miss. Adeeba Siddiqui D/o Late. Sh. Mairajuddin Siddiqui, 3) Miss. Areeba Siddiqui D/o Late. Sh. Mairajuddin Siddiqui, **Add. of all-** 4/318 A Mairaj Mansion Mukhtar Mani, Animisha M4 Hostel Civil Line, Aligarh	EMT of Double Storey Residential Land and Building situated at H. No: 4/318-A, Mukhtar Manzil, Hathi duba, Amir Nisha Market, Near M-4 Hotel Civil Lines Aligarh, Uttar-Pradesh, Area- 197.32 Sq. Mtr., Property in the name of Mrs. Neghat Siddiqui W/o Late Sh. Mairajuddin Siddiqui, Mr. Arbab Siddiqui S/o Late Sh. Mairajuddin Siddiqui, Miss. Adeeba Siddiqui and Miss. Areeba Siddiqui both D/o Late Sh. Mairajuddin Siddiqui, Bounded as: East: Road Mukhtar Manzil, West: House of other, North: House of Mehadi raza 4/318, South: Tallm Manzil	28-02-2023	14-06-2023	71,72,113.23 as on 27.02.2023 + interest & Other expenses

Date : 20-06-2023 Authorised Officer

IDFC First Bank Limited

(erstwhile IDFC Bank Limited and presently known as IDFC FIRST Bank Ltd)
CIN : L65110TN2014PLC097792
Registered Office: - KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai- 600031.
Tel : +91 44 4564 4000 | Fax: +91 44 4564 4022

IDFC FIRST Bank

Notice under Section 13 (2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002

The following borrowers and co-borrowers availed the below mentioned secured loans from **IDFC FIRST Bank Limited (erstwhile IDFC Bank Limited and presently known as IDFC FIRST Bank Ltd)** The loans of the below-mentioned borrowers and co- borrowers have been secured by the mortgage of their respective properties. As they have failed to adhere to the terms and conditions of the respective loan agreements and had become irregular, their loan were classified as NPA as per the RBI guidelines. Amounts due by them to **IDFC FIRST Bank Limited (erstwhile IDFC Bank Limited and presently known as IDFC FIRST Bank Ltd)** are mentioned as per respective notices issued more particularly described in the following table and further interest on the said amounts shall also be applicable and the same will be charged as per contractual rate with effect from their respective dates.

Sr No.	Loan Account No.	Type of Loan	Name of borrowers and co-borrowers	Section 13 (2) Notice Date	Outstanding amount as per Section 13 (2) Notice	Property Address
1	10048734261	HOME LOAN	1. HARDWARI LAL MADAN GOPAL 2. SWATI GARG 3. SUNITA GARG 4. SHIKHA GARG	07.06.2023	3,53,58,549.00/-	ALL THAT PIECE AND PARCEL PLOT NO. 42, BLOCK-C, MEASURING 350 SQ. MTRS., SITUATED IN THE RESIDENTIAL COLONY KNOWN AS SUSHANT LOK, PHASE-1, SITUATED IN AND AROUND VILLAGES: SARHAUL SUKHRALI, CHAKARPUR, SALOKHRA, KANHAI, TEHSIL & DISTRICT: GURGAON, HARYANA-122001, AND **BOUNDED AS: EAST: PLOT NO. C-43, WEST: PLOT NO. C-41, NORTH: ROAD, SOUTH:PLOT NO. C-55**

You are hereby called upon to pay the amounts to **IDFC FIRST Bank Limited (erstwhile IDFC Bank Limited and presently known as IDFC FIRST Bank Ltd)** as per the details shown in the above table with contracted rate of interest thereupon from their respective dates and other costs, charges etc. within 60 days from the date of this publication, failing which the undersigned shall be constrained to initiate proceedings, under Section 13 (4) and section 14 of the SARFAESI Act, against the mortgaged properties mentioned hereinabove to realize the amount due to **IDFC FIRST Bank Limited (erstwhile IDFC Bank Limited and presently known as IDFC FIRST Bank Ltd).** Further you are prohibited under Section 13 (13) of the said Act from transferring the said secured assets either by way of sale/lease or otherwise.

Sd/-
Authorized Officer
IDFC FIRST Bank Limited
(erstwhile IDFC Bank Limited and presently known as IDFC FIRST Bank Ltd)

Date : 20.06.2023
Place : GURGAON

Markets

TUESDAY, JUNE 20, 2023

EXPERT VIEW

Bonds will remain range bound as most factors are behind us and also as trading activity is likely to slow down as we move towards the quarter-end

—Debendra Kumar Dash, senior VP, treasury, AU SFB

IN THE NEWS



Can Fin Homes to raise up to ₹5,000 crore

CAN FIN HOMES on Monday said it will raise up to ₹4,000 crore from debt instruments and another ₹1,000 crore from institutional placement and rights issue. In a regulatory filing, the Canara Bank-promoted housing loan provider said the board, at its meeting on Monday, approved the fundraising plans. Shares of Can Fin Home closed at ₹744.85, down 0.59% over the previous close, on the BSE. **PTI**

Upstox FY23 operating revenue at ₹1,000-cr

INVESTMENT PLATFORM UPSTOX has recorded ₹1,000 crore operating revenue during the last financial year, a top official said on Monday. The company would be launching fixed deposits and also engage with some banks and financial institutions in this connection, co-founder Shrini Viswanath said. **PTI**

J&K Bank launches mobile branches

JAMMU AND KASHMIR Bank on Monday launched two mobile branches in Ladakh to offer banking services in remote areas of the Union territory. "J&K bank today (Monday) dedicated two mobile branches — 'J&K Bank on Wheels' — for public in Ladakh..." a spokesman of the bank said. **PTI**

Mukka Proteins refiles IPO draft papers

MUKKA PROTEINS, WHICH manufactures fish meal, fish oil and fish soluble paste, has filed fresh preliminary papers with capital markets regulator Sebi to mobilise funds through an initial public offering (IPO). **PTI**

SBICAPS opens new office in BKC, Mumbai



SBI chairman Dinesh Khara

SBICAPS, A WHOLLY OWNED subsidiary and investment banking arm of State Bank of India (SBI), on Monday announced the opening of its new corporate office in Bandra Kurla Complex, shifting from Cuffe Parade, Mumbai. Chairman Dinesh Khara inaugurated the office. The new corporate office will act as a catalyst to propel SBICAPS's growth across capital markets, M&A, project finance advisory & loan syndication, ESG advisory, start-ups advisory and business & project advisory, according to a release. **FE BUREAU**

Tata AIA Life FY23 profit zooms

TATA AIA LIFE Insurance on Monday said its net profit grew around sevenfold to ₹506 crore in FY23 from ₹71 crore in FY22. It reported an individual weighted new business premium income of ₹7,093 crore in FY23, an increase of 59% over ₹4,455 crore in FY22, according to a release. Total premium income grew 42% to ₹20,503 crore. **FE BUREAU**

Bajaj Allianz opens office in Dubai

BAJAJ ALLIANZ LIFE has opened its first representative office in Dubai for its NRI customers in the GCC markets. According to MD & CEO Tarun Chugh, the sizable NRI community in the Gulf region is of pivotal importance, and it marks an important milestone in the company's growth strategy. **PTI**

INDEX HAS DELIVERED 10.68% RETURN SINCE MARCH LOW

A few stocks drive Nifty rally

It has taken place on account of FPI flows into select stocks

MEGHNA SINHA
Mumbai, June 19

THE EQUITY INDICES might have hit new milestones on Friday by recording fresh closing highs, but the rally has been led by only a few stocks that contributed to more than 50% of the rise.

The 50-share Nifty, which fell 70.55 points, or 0.37%, to 18,755.45 on Monday, had closed at a record 18,826 points on Friday. Year-to-date, the broader index has returned 3.59%.

While the Nifty50 is hovering around its all-time high, only a small basket of stocks has accounted for more than 50% of its rally since the index hit its recent low of 16,945 in March.

The index has delivered a return of 10.68% since its March low, having risen more than 1,800 points. Interestingly, 920 points have been driven by nine stocks. The top four contributors in terms of points are Reliance Industries (269.15 points), ITC (166 points), ICICI Bank (112.13) and Bajaj Finance (105.74 points).

IT giant Infosys, with 5.79% weight in the Nifty, has traded in the red, dragging the index by 54 points during the same time period. Tech Mahindra and UPL are the other two negative contributors, down 1.21% and 1.30%, respectively.

According to market experts, the narrow rally in the Nifty could be attributed majorly to huge FII inflows into the index heavyweights within a short span.

"While the Nifty is near its all-time high, stocks beyond the Nifty50 have not had a chance to participate in a similar manner. This rally has been driven more by institutional investors; retail participation has been low.

"FIIs have returned, but have mostly been buyers in heavyweights, in an attempt to normalise their India weightage," said Parkash Diwan, independent market researcher.

He pointed out that this has been a liquidity-based rally, not one owing to a re-rating of fundamentals. It is a case of more liquidity chasing a few stocks.

"This rally has predominantly taken place on account of FPIs flows into select stocks like the Bajaj twins and RIL.

"At the same time, the IT sector has not attracted flows as much owing to the global macro factors. FPIs do not put a lot of money in midcaps or smallcaps given the lack of liquidity," said Parthiv Shah, director, Tracom Stock Broker. While stocks like ABB and Siemens have done well, their contribution doesn't count for much as they do not hold a bigger weight in the index.

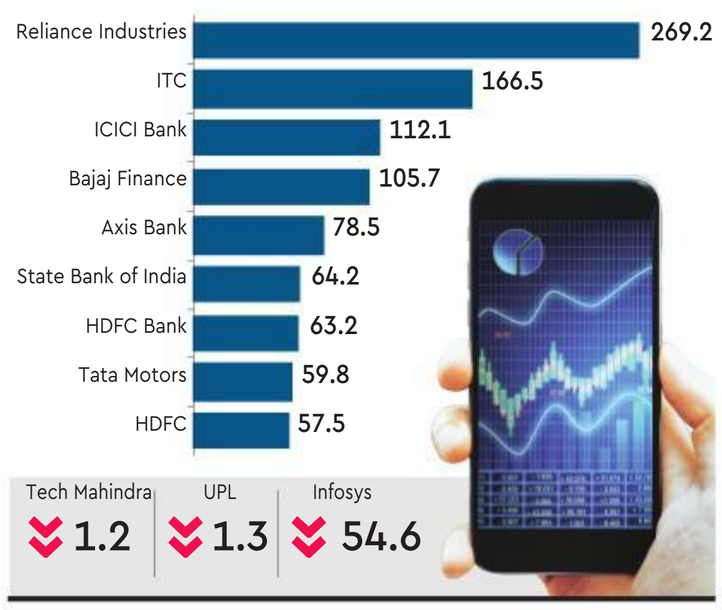
"Only select stocks with a higher weight drive the index movement, he added.

FPIs continue to be buyers in financials, automobiles and auto components, capital goods and construction-related stocks.

They are sellers in IT, metals, power and textiles, according to analysts.

"Thanks to the index being near a new record and valuations being rich — the Nifty is trading at 20x its FY24 earnings — profit booking could be expected in the near-term," said VK Vijayakumar, chief investment strategist at Geojit Financial Services.

CONTRIBUTION SINCE MARCH
(points)





Abrdn to sell 10.2% in HDFC AMC, seeks ₹3,920 crore

FE BUREAU
Mumbai, June 19

ABRDN INVESTMENT MANAGEMENT will sell 21.8 million shares in HDFC AMC via a block deal on June 20.

The offer price for the deal will be in the range of ₹1,800 to ₹1,892.45, which is a 0-4.9% discount to its current market price, according to a press release.

With this deal Abrdn will offload its 10.2% stake in HDFC AMC.

Abrdn is seeking at least ₹3,920 crore from the sale of its stake. BofA Securities is the sole book runner of the deal.

HDFC AMC share price closed at ₹1,894, down 24.2 points or 1.26% on Monday.

Its market cap stood at ₹40,431 crore.

Abrdn is a UK-based active asset manager with investments in equities, multi-asset, fixed income, liquidity, sovereign wealth funds, real estate and private market.

Sebi bans IIFL Sec from adding new clients for 2 years

SIDDHANT MISHRA
Mumbai, June 19

MARKETS REGULATOR SEBI has prohibited IIFL Securities from onboarding new clients for a period of two years.

The regulator was probing the brokerage's accounts from January 30 to February 3, 2014, wherein the records and processes during the period from April 1, 2011 to December 31, 2013, were inspected.

It observed that the brokerage failed to segregate its own funds from that of clients and misused credit balances in clients' funds for the benefit of clients who had debit balances. It also flagged inappropriate designation of clients' bank accounts.

It pointed out that funds lying in clients' accounts were routinely used by the brokerage for its own purpose such as investments and redemptions of mutual funds, investment in bonds, metal trusts and IIFL income opportunities fund. Further, funds were also said to be transferred to the commodities, realty, insurance and wealth arms of IIFL, as well as for deposits and foreign remittances.

As a result, the firm has been charged with mixing clients' funds with proprietary funds by routing transactions through common control accounts, utilising funds of credit balance clients for settlement obligation of debit balance clients and finally with utilising funds of credit balance clients for settlement obligation of proprietary trades, said the Sebi order.

"Sebi found that IIFL was following a complicated procedure of transfer of funds wherein it had opened four accounts with Axis Bank, Citi Bank, HDFC Bank and ICICI Bank — all named 'control accounts'. IIFL was collecting funds of its own and clients in the aforesaid four accounts before transferring funds to 'exchange settlement accounts' — maintained by IIFL. Thus, IIFL was mixing funds of its own with its clients' funds before transferring them in 'exchange settlement accounts' and was also found making payments for its own overheads and investments from the said control accounts," the regulator's order stated.

However, the regulator has recognised corrective steps taken by the brokerage. IIFL has submitted to the regulator that it has already transferred its proprietary trades to a completely different stock broking entity and has restructured its business wherein all investment-related activities have been transferred to the holding company.

- The brokerage failed to segregate its own funds from that of clients and misused credit balances in clients' funds for the benefit of clients who had debit balances
- It also flagged inappropriate designation of clients' bank accounts

Equity indices decline on profit taking at record highs

BHARATH RAJESWARAN
Bengaluru, June 19

BLUE-CHIP NIFTY 50 and Sensex indexes declined on Monday due to profit-taking as they approached their all-time highs, although the broader indexes extended their rally to record levels.

The Nifty index closed 0.37% lower at 18,755.45, while the benchmark S&P BSE Sensex fell 0.34% to 63,168.30. They rose as much as 0.30% earlier, with the Nifty coming within 10 points of its record high of 18,887.60.

"There is nervousness in domestic equities near record high levels due to concerns over high valuations and monsoons," said G Chokkalingam, founder and head of research at Equinomics Research.

"While positive triggers such as slide in inflation, the fall in crude oil prices and strong macroeconomic fundamentals are in place for a sustained rally, monsoon rains could decide the near-term trajectory of the benchmarks."

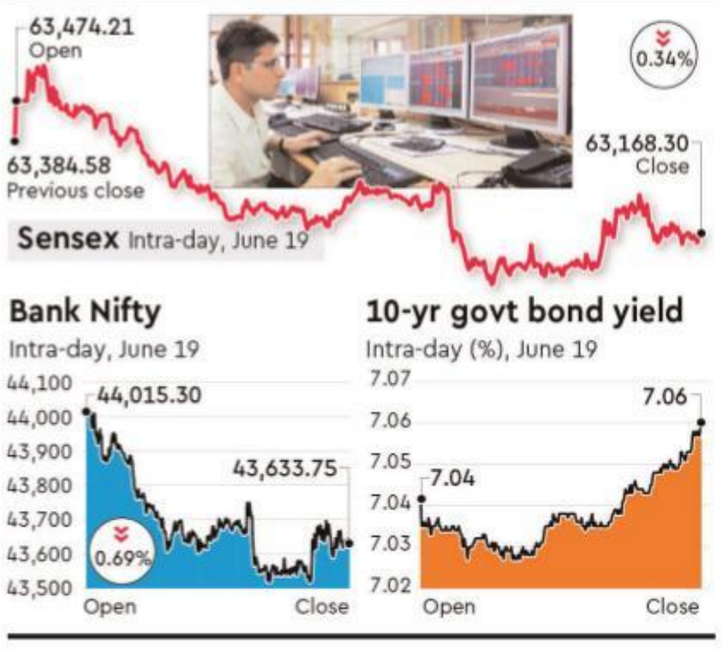
However, the more domestically focused Nifty midcap 100 index rose as much as 0.72% to a fresh record high and the Nifty smallcap 100 hit an over one-year high. They logged gains of 0.04% and 0.27%, respectively, at the close.

Meanwhile, global equities were also mostly lower due to caution ahead of China's rate decision on Tuesday and US Federal Reserve chair Jerome Powell's congressional testimony on Wednesday and Thursday.

In India, 10 of the 13 major sectoral indexes declined.

Among individual stocks, Larsen & Toubro rose as much as 2.24% to a new record high after Macquarie said the company would be a key beneficiary of infrastructure spending in India and West Asia. The stock closed marginally lower.

Among the top losers was Hero MotoCorp, with a 1.75% drop. The two-wheeler maker's shares have fallen for four sessions in a row amid the corporate affairs ministry's probe into the alleged diversion of funds. **—REUTERS**



Shriram Finance shares zoom 7% as TPG exits by selling 2.65% stake

RAJESH KURUP & AJAY RAMANATHAN
Mumbai, June 19

TPG INDIA INVESTMENTS II Inc sold 9.92 million shares, or a 2.65% stake, in Shriram Finance on Monday at ₹1,401 per share, valuing the transaction at ₹1,390 crore ($170 million) in a block deal on the BSE.

Shares of Shriram Finance rose 7% intra-day. The stock closed nearly 5% higher at ₹1,471 on the National Stock Exchange. On the BSE, it closed up 4.89% at ₹1,469.60.

Buyer details were not disclosed in the block deal data. The sale has occurred at a zero discount to market price, indicating that the demand was strong, Shriram Finance executive vice chairman Umesh Revankar said.

"TPG has been a long-term partner for Shriram Group for more than 15 years. They still remain partners in the group's insurance business. We believe they will look to deepen the relationship for newer opportunities within the group."

Pharma and real estate conglomerate Piramal Group is also expected to sell its 8.3% stake in the shadow lender soon. Promoters own a 25.1% stake in the Chennai-based company, according to NSE data.



Umesh Revankar, executive vice chairman, Shriram Finance

Analysts are positive on the company's prospects due to its strong earnings, attractive valuations and management structure.

"It is not the promoter who is selling the stake in Shriram Finance. Somebody is selling a stake because they have a need. Why should we attach too much importance to the stake sale," the head of research at a Mumbai-based brokerage said.

NSE plans derivatives based on bond indices

SAIKAT DAS
June 19

THE NATIONAL STOCK Exchange is planning to offer derivatives based on its bond indexes, according to people familiar with the matter, as it seeks to attract more investors to its platform. The NSE has already applied to the Securities Exchange Board of India for approval and is aiming to launch the corporate debt product by September, the people said.

India is keen to energise its corporate bond market, which would wean companies off bank lending. But trading volumes remain thin. Offering new products could spur public interest. The NSE says it was the world's largest derivatives exchange by number of contracts in 2022.

Officials rolled out the necessary regulatory change in January by permitting futures contracts based on bond indexes, as part of an effort to introduce derivatives contracts on debt securities rated AA+ and higher. The NSE has a number of corporate bond indexes. Those for bonds rated AAA were launched in 2018, according to a fact sheet on its website. It is also planning futures for government bond indexes, which are due to debut at a later date, sources said. **—BLOOMBERG**

Hitachi Payment to deploy 30K soundboxes for SBI Payments

Japanese company plans to expand market share in PoS machines

PIYUSH SHUKLA
Mumbai, June 19

HITACHI PAYMENT SERVICES is in the process of deploying 30,000 soundbox machines to SBI Payments Services and is aiming to garner up to 50% market share of overall point-of-sale (PoS) machines in the next three years, CEO of Hitachi Payment Services' digital business Anuj Khosla told Fe.

Hitachi Payment Services, backed by Japanese conglomerate Hitachi, is a partner in a joint venture with State Bank of India for SBI Payment Services, where it holds 26% equity stake and rest is with SBI.

"Our soundbox can be customised at a merchant level. Our partner bank can charge VAS (value-added service) fees on a monthly basis from merchants for this customisation. We are deploying 30,000 soundboxes for SBI Payments," the CEO said, adding that the company is also in talks with other large banks for deployment of customised soundboxes.

Currently, soundboxes only read out loud the completion of transactions, and the amount transferred. Khosla said soundboxes can also have a display wherein merchants can advertise certain products on sale, among other messages.

Further, Hitachi Payments is targeting to expand its market share in the PoS machines to 50% from 25% presently in the next three years.

The company has till date managed 2 million PoS machines for various banks, including SBI, Axis Bank, IndusInd Bank and fintechs like PayTm and BharatPe.

"Out of 7.4 million PoS machines in market, we manage 2 million right now. These PoS machines are deployed by SBI, PayTm, Axis Bank, IndusInd Bank and other banks.

"We aim to gain 45-50% market share in overall PoS machines in 3 years, right now we are at around 25%," Khosla said.

Products in pipeline

Hitachi Payment Services currently offers a range of financial solutions to its clients, including major banks and other financial institutions. These include DCC, which stands for dynamic currency conversion, which helps foreign customers to pay their dues in their foreign currency in hotels.

Further, it provides large merchants like insurance companies and e-commerce companies with portable devices, and a device for police challans, among others.

"The device that police uses has all the information like what offence causes what fines. Then we also integrated it with Alcoholmeter, wherein when a person blows into the meter, the camera on the device captures the person's image, and the receipt that is printed has the offender's photo, has reading and the payment details," Khosla said.

"Very interesting use-case we did was for Railways. For example ticket collectors can now take challan or issue a ticket using YoNo merchant app.

"We started it with Konkan railways as a pilot and now they are expanding it at other places," he added.

Going ahead, the payment services company is developing products and platforms around Central Bank Digital Currencies (CBDCs), ONDC, embedded finance, banking as a service platforms, among others.

"The company will either build these platforms in-house or through its startup incubation program, where it will invest in certain start-ups at a very early stage and help them build some of these stacks at a larger scale.

> Our soundbox can be customised at a merchant level. Our partner bank can charge value-added service fees on a monthly basis from merchants for this customisation. We are deploying 30,000 soundboxes for SBI Payments.."
>
> **ANUJ KHOSLA,**
> CEO, HITACHI PAYMENT SERVICES



Investor

TUESDAY, JUNE 20, 2023

EXPERT VIEW

To support its growth objectives, RBL Bank plans to increase its branch network from the current count of approximately 517 to 800 branches within the next three years

—ICICI Securities

RATING: HOLD

RBL Bank: Aggressive retail growth plans

Bank to focus on Tier-2 and Tier-3 cities for growth in new products



WE RECENTLY MET with RBL Bank's MD and CEO, Subramania Kumar, and Executive director, Rajeev Ahuja, to discuss the bank's newly unveiled strategy for the FY23-FY26. Since the appointment of the new MD&CEO, RBL has made significant changes in its senior management team, hiring six talented individuals externally and promoting 21 internally over the past year. The bank has also enhanced its compliance measures and sharpened its focus.

RBL Bank reconfirmed its guidance of achieving a CAGR of over 20% in loans from FY23-FY26, primarily driven by the retail segment. While continuing to prioritise card services, microfinance (MFI), and commercial banking, RBL Bank aims to aggressively expand its recently launched retail products, including housing loans, vehicle loans, gold loans, and small business loans. The bank intends to target tier-2 and tier-3 locations, where there is substantial untapped demand for these secured loan products. These businesses offer higher yields and require relatively less capital.

To support its growth objectives, RBL Bank plans to increase its branch network from the current count of approximately 517 branches to 800 branches within the next three years. Additionally, the bank aims to leverage its business correspondent (BC) points for lead generation, further facilitating its expansion efforts.

RBL has already invested significantly into its asset platform, systems, processes, technology and feet-on-street. It thus believes a large part of fixed costs have already been incurred and that incremental costs would be volume-led. Management sounded confident of improving the sourcing of incremental business from branches vs DSAs/connectors from a ratio of 20:80 currently to 50:50 by FY24 led by improving productivity and technology stack. RBL reiterated its guidance of revenue growth exceeding opex growth and thus improving RoA by 10-20bps every year through FY23-FY26. RBL has tier-1 capital at 15.3% and believes the current levels are sufficient for the next 18-24 months.

We believe RBL's strategy to grow exponentially in secured retail products (housing, wheels, SBL, gold) is reasonably scalable, NIM-accretive and less risky though it is more cost-intensive. We build-in a loan CAGR of 15% during FY23-FY25E, which is lower than the management guidance (of 20%), due to our view of moderation in systemic credit growth and higher competitive intensity.

Leadership gaps being almost filled by promoting internal talent: Under the leadership of new MD&CEO since Jun'22, RBL has filled almost every senior management role (hired 6 talents laterally and elevated 21 internally) in the past 12 months. Notable changes are Chief information officer (Ravi Pichan), Head of Corporate centre (Alok Rastogi) and has elevated Vijay Anandh as head of Retail Assets and Collections. The bank has finalised the person for CFO and Wheels head.

RBL reiterated its FY23-FY26 strategy with >20% CAGR in loans and deposits with sharp focus on granularity. It plans to build on the existing core businesses (credit card, MFI, Commercial) and expects exponential rise in the share of new businesses (housing, gold, small business and wheels). Overall, the bank targets 10-20bps per annum rise in RoA and 100-150bps rise in RoE for the FY24-FY26 period.

Retail segment is likely to be the key driver for growth. The bank expects the share of Retail business to rise to 60-65% by FY26 vs 54% now. While retaining focus on cards, MFI and commercial banking, RBL intends to aggressively grow its newly launched retail products (housing, wheels, gold, and small business loans), predominantly in tier-2 and tier-3 locations.

ICICI SECURITIES

FINANCIALS

Market Cap	₹104bn/$1.3bn
Reuters/ Bloomberg	RATB.BO/RBK IN
Shares outstanding (mn)	599.6
52-week range (₹)	187/77
Free float (%)	100.0
FII (%)	24.7
Daily volume ($ '000)	20,538
Absolute return 3m (%)	22.6
Absolute return 12m (%)	111.7
Sensex return 3m (%)	10.6
Sensex return 12m (%)	24.6

Year to Mar	FY23	FY24E	FY25E
NII (₹ bn)	44.5	53.3	61.4
Net profit (₹ bn)	8.8	10.9	12.7
EPS (₹)	14.7	18.1	21.2
% change y-o-y	NM	23.2	17.1
P/E (x)	11.7	9.5	8.1
P/BV (x)	0.8	0.7	0.7
P/ABV (x)	0.8	0.7	0.7
GNPA (%)	3.4	2.9	2.6
RoA (%)	0.8	0.9	0.9
RoE (%)	6.7	7.8	8.5

Source: Company data, I-Sec research

RATING: BUY

Nykaa profitability outlook improves

Driven by strong customer retention and successful own labels

MANAGEMENT EXPRESSED OPTIMISM regarding the industry outlook and highlighted Nykaa's strong competitive advantage across its various business verticals. The growing trend of premiumisation works in Nykaa's favour due to its strategic positioning as a platform. It also expects positive profitability, driven by factors such as improved customer retention and the success of its own labels. Unlike its competitors, Nykaa aims to make a significant positive contribution in the fashion segment as well. The company's success is underpinned by a robust technological infrastructure, and investments are being made to further enhance its tech capabilities.

Currently, the per-capita consumption of beauty, personal care products in India stands at a level of $15, in contrast to China and the US. However, it is anticipated to rise to $50 by 2030, representing a CAGR of 16%, as the GDP per capita doubles. Similarly, fashion consumption in India is relatively lower at US$54 per capita compared to China and the US. By 2030, it is projected to reach US$160, with a CAGR of 15%.

Rising e-commerce penetration, higher income levels and demographic shifts should drive a strong growth in online BPC & Fashion. E-comm penetration (ex-grocery) for low-income customer groups is low at <2% cf. 37% for high-income groups, which highlights scope for increasing e-comm share as income grows. Among categories, BPC & Fashion are relatively lower on e-comm penetration at 10% and 14% respectively, as compared to mature categories like electronics (27%), and hence have significant growth headroom.

JEFFERIES



Consolidated income statement

Consolidated (₹ mn)	FY22	FY23	FY24E
Revenue from operations	37,739	51,438	63,083
Total COGS	(21,300)	(28,657)	(35,373)
Gross Profit	16,439	22,781	27,710
Fulfilment costs	(3,956)	(4,548)	(5,125)
Ad-spends	(4,781)	(5,906)	(6,869)
Employee benefits expense	(3,259)	(4,917)	(6,011)
Other expenses	(1,603)	(2,752)	(3,455)
Ebitda	1,633	2,560	3,824
Depreciation	(964)	(1,733)	(2,257)
Ebit	668	828	1,567
Finance costs	(465)	(746)	(965)
Other income	270	302	311
PBT	473	384	913
Total taxes	(95)	(136)	(292)
Minority / Associates	(2)	(56)	(58)
Adj. PAT	376	193	563

Source: Company data, Jefferies estimates

Hotels sector touched new highs in Q4



Occupancy rates to rise due to G20 summit meetings, World Cup etc

THE HOSPITALITY INDUSTRY'S performance in Q4FY23 surpassed that of the previous quarter, which is traditionally regarded as the best quarter of the year. This accomplishment can be attributed to sustained growth in both the average room rate (ARR) and occupancy rate (OR), surpassing figures from the last quarter and pre-pandemic levels. Consequently, there was a significant increase in revenue per available room (RevPAR). This report aims to provide insights into the current demand scenario in key cities, leveraging the Q4FY23 results and management commentaries from major players in the hospitality sector, namely Indian Hotels (IH), Lemon Tree Hotels (LEMONTRE), Chalet Hotels (CHALET), EIH, Oberoi Realty (OBER), Brigade Enterprises (BRGD), and ITC.

According to HVS Anarock, the occupancy rate (OR) in Q4FY23 reached approximately 66%, showing a q-o-q increase of 130 bps. This figure was 800 basis points higher than the OR recorded in Q4 of FY20. The rise in occupancy rate can be attributed to robust demand from various events such as weddings, MICE (meetings, incentives, conferences, and exhibitions), and international events like the G20 meetings. Furthermore, the average daily rate (ADR) continued to climb, reaching ₹7,867, which marked a 9% increase compared to the last quarter and a 25% increase compared to the Q4 of FY20.

In FY23, the industry witnessed a sharp recovery with ARR/OR surpassing/touching the pre-Covid levels, supported by new travel themes, large global events, and favourable demand-supply dynamics.

ARR and OR are expected to continue its strong momentum in the near term, led by favourable demand-supply dynamics and demand drivers such as the G20 Summit meetings, the ICC ODI Cricket World Cup, and the resumption of foreign inbound travel. ARR should continue to inch higher, thereby boosting RevPAR.

We reiterate our Buy rating on IH with a TP of ₹440 for FY25. We retain our Buy rating on LEMONTRE with a TP of ₹115 for FY25.

MOTILAL OSWAL

Aggregate revenue up 55% v/s Q4 2020

	Change y-o-y	Change q-o-q	Chg v/s Q4 FY20
IH	86	-4	53
EIH	112	9	55
CHALET	145	17	54
LEMONTREE	111	8	43
OBER	102	10	56
BRGD	99	9	42
ITC	101	10	68
Aggregate	**99**	**4**	**55**

Source: MOFSL

eFE

DATA CENTRE INFRASTRUCTURE

Powering digital journeys with new server tech

Dell PowerEdge servers enable firms to handle large-scale databases

SUDHIR CHOWDHARY

THE EMERGENCE OF the data-driven economy has changed business dynamics. For organisations, modernising their IT infrastructure is key to driving innovation, improving customer experiences, boosting reliability and security, and staying competitive. Since servers form the bedrock of the modern data centre, the deployment of advanced and modern servers becomes a strong imperative.

Recently, Dell Technologies India expanded its server portfolio, with an additional 13 next-generation Dell PowerEdge servers, designed to accelerate performance and reliability for powerful computing across core data centres, large-scale public clouds and edge locations. "Our PowerEdge server portfolio provides the processing power and performance needed to handle the increasing demands of today's business applications and support the growth of new technologies and initiatives," said Manish Gupta, vice-president for Infrastructure Solutions Group, Dell Technologies India. According to him, the new Dell PowerEdge servers are designed to meet the needs of a range of workloads from artificial intelligence and analytics to large-scale databases.



Manish Gupta, vice-president, Infrastructure Solutions Group, Dell Technologies India

WHAT CLIENTS GAIN

- Dell's PowerEdge servers promise greater performance and simpler management
- These support advanced AI workloads and computations
- Increased computing power
- Higher memory subsystem bandwidth
- Accelerated Zero Trust cybersecurity adoption
- Energy efficiency & sustainable technology in the server offerings

"Indian businesses across industries are looking at managing and working with increasing quantities of data. Our new server portfolio will accelerate their digital transformation with AI-driven innovation, automation, and Zero-Trust adoption."

A question arises. Why has Zero Trust become so important in recent times? "Zero Trust allows organisations to better align their cybersecurity strategy across the data centre, clouds and at the edge. No matter where an organisation is on their Zero Trust journey, it is important to establish where they stand, measure progress as they go, prioritise efforts that maximise business impact and instil a security mindset throughout their organisation," said Gupta.

According to him, in 2023 an acceleration of real-world use of AI and machine learning is expected. The Dell PowerEdge portfolio will accelerate digital transformation with AI-driven innovation, automation, and ensure accelerated performance and reliability for powerful computing across IT environments. Indian businesses across industries are looking at managing and working with increasing quantities of data. The expanded portfolio will ensure accelerated performance and reliability for powerful computing across IT environments.

Another major trend is that customers are now keen to adopt multi-cloud. "Companies today understand that they can't live in a 'uni cloud' world and that applications need to be in the right cloud," he said.

In addition to helping businesses simplify data management, boost security and automate IT processes, Dell Technologies is advocating adoption of environmentally-responsible infrastructure. It is working towards introducing higher degrees of sustainable technology in the server offerings. "As this happens at scale, these products PowerEdge servers) become critical for customers, and businesses to be able to run their projects on modern workloads. Edge is going to be huge in the next couple of years with significant opportunities in the healthcare, retail, telecom, and manufacturing sectors," said Gupta.

5G AND EDUCATION

Teaching set for a major overhaul



New wireless cellular tech will make learning more interactive



NITIN BANSAL

WITH 250 MILLION-PLUS school-going students and 38.5 million students enrolled in higher education in 2019-20, India has one of the world's largest networks of higher education institutions. Despite this, there are millions of children still who have no access to education. 5G with its faster speeds, low latency, and higher reliability holds immense potential to transform the Indian education sector by enabling digital access to students.

The availability of mobile broadband networks and the rapid adoption of smartphones during the past five years have significantly impacted India's consumers, economy, and society. And the impact of connectivity has nowhere been more visible than in education — the widespread availability of mobile broadband connectivity and affordable data plans allowed many schools to pivot to remote education quickly at the onset of Covid-19 pandemic.

According to a study by Lenasia and Indian Council for Research on International Economic Relations between March and September 2021, only 20% of school-going children enrolled in the formal education system received remote education during pandemic-related school closures.

The introduction of 5G in India will create new opportunities for participation and learning. As education becomes more hybrid and digitally rich – good reliable broadband access is critical for both students as well as teachers to ensure effective teaching. 5G will also make remote learning more interactive and enriching with the introduction of immersive and interactive tools and content. Lessons imparted with AR/VR tools will make learning more experiential and real-time.

5G will enable students to create media-rich content on the spot in a classroom, giving project-based learning a new meaning for institutions to offer enhanced learning experiences. With IoT, teachers could log in as soon as they enter the classroom; manual administrative tasks will be automated, and students could share feedback digitally. Teachers will have more time to devote to each student enabling a personalised learning experience.

In fact, shortly after launching 5G in India last year, Prime Minister Narendra Modi stressed the importance of 5G telecom service in taking the education system in India to the next level, much beyond smart facilities, smart classrooms, and smart teachings – ultimately contributing towards a future-ready workforce. The National Education Policy will give further fillip to digital adoption.

Millions of Indian students in remote and rural locations will benefit from this next-gen technology, enabling digital education to proliferate much faster. According to the latest Ericsson Mobility Report, 5G subscriptions in India will represent around 53% of mobile subscriptions at the end of 2028, reaching around 690 million users.

5G will make schooling more effective, bring learning to millions of students in rural and remote parts of India, and promote economic growth.

The writer is MD, India & Head-Networks, Southeast Asia, Oceania and India, Ericsson

Opinion

TUESDAY, JUNE 20, 2023



WALKING TOWARDS A THAW?

US foreign secretary Antony Blinken

"I came to Beijing to strengthen high-level channels of communication, to make clear our positions and intentions in areas of disagreement, and to explore areas where we might work together on our interests, align on shared transnational challenges, and we did all of tha

Lessons from Biparjoy

India's disaster management has been commendable, but it's time to formulate a more proactive strategy

INDIA'S DISASTER MANAGEMENT expertise was on full display last week as cyclone Biparjoy swept through Gujarat and parts of Rajasthan. The cyclone wreaked havoc on infrastructure in terms of power outages and breakdown of communication links, but the extensive preparedness to limit the damage ensured that the loss of human lives was restricted to just two. While the loss of even a single life is unfortunate, compare the number (an estimated 10,000 deaths) with the last major cyclone Gujarat had experienced in 1998. There isn't any doubt about the stupendous journey the country has made in implementing post-disaster management procedures. And it's not Gujarat alone. Odisha, which has witnessed over 100 tropical cyclonic storms since 1891—the most be any state in the country—has become some kind of a role model when it comes to evacuating people and saving lives. The so-called Odisha model has since been adopted by most states with large coastal areas.

At the heart of any disaster management effort is an efficient early warning system—something that was lacking in India's earlier trysts with disaster management. The India Meteorological Department (IMD) has obviously got its act together, as was evident. It began issuing its first reports on the cyclone's trajectory as early as June 8 and indicated that the "very severe" storm would not bypass India, as previously estimated, and may sharply swing towards Saurashtra. That gave state authorities four days of lead time to implement the disaster management plan. In a unique show of departmental coordination, thousands of people were evacuated from the coastal districts of Gujarat and fishermen were given advance warnings of the cyclone's impact, which kept them away from the sea. The rest shelters were stocked with all necessary items and medical support. Inward movements of vessels were restricted and all anchored vessels were sailed out of the Gulf of Kutch. While the power and health ministries held extensive review meetings to ensure minimum disruption, the railways cancelled several trains.

While all this is commendable, there is no scope for complacency as India's long coastline of 7,516 km exposes the country to around 7% of the world's tropical cyclones. Traditionally, in India, cyclones have been a phenomenon associated with the Bay of Bengal. The Arabian Sea, in comparison, brewed less cyclones. That picture has been changing. Even as the Bay of Bengal remains the main theatre, the number of cyclones has been increasing in the Arabian sea. In any case, evacuation of people can't be a permanent policy intervention. It is thus imperative for India's coastal regions to build resilient infrastructure and accept the "new normal" in a climate-constrained world. This involves looking at extensive expert studies on the changes that are required in the structures of buildings in the coastal areas and implementation of saline embankment projects in larger numbers. More coastal belts and tree covers like mangrove plantations should be created near the coastline, as this would help to reduce the impact of high-velocity winds and flooding in coastal settlements. Inclusion of insurance companies can also help introduce mitigation to the process of disaster recovery. People bearing the brunt of calamities are mostly those at the bottom of the economic pyramid, depending on coconut plantations and agriculture. So, there is a need to adopt smart agriculture methods in coastal regions. In short, we need a proactive rather than reactive disaster management strategy.

The ghost in the machine shouldn't be AI

Some crowd workers are using AI for "human" tasks. That could make AI systems more biased

Once upon a time in the 18th century, a fantastic chess-playing machine known as the Mechanical Turk was exhibited around the world, stunning audiences with its ability to beat skilled players and heads of state like Napoleon Bonaparte. Years later it transpired that the machine's extraordinary feats were only possible because a human was hiding inside the machine, making all the moves.

Today, a similar phenomenon goes on behind the scenes in developing artificial intelligence: Humans label much of the data used to train AI models and they often babysit those models in the wild too, meaning our modern-day machinery isn't as fully automated as we think. Yet now comes a twist in the tale: AI systems can produce content that is so humanlike, some of those behind-the-scenes humans are training new AI with old AI.

AI models are often described as a black box, so what happens when one black box teaches another? The new system becomes even harder to scrutinise. It can make biases in those systems more entrenched. A new study from academics at Switzerland EPFL suggested that workers on Amazon.com Inc.'s MTurk—a crowdsourcing job platform named after the original mechanical Turk—have started using ChatGPT and other large language models to automate their work. The researchers said 33%-46% of them were using the AI tools when carrying out their tasks. Normally, companies and academics hire MTurk workers because of their ability to do things that computers cannot, like label an image, rate an ad, or answer survey questions. Their work is often used to train algorithms to do things like recognise photos or read receipts.



PARMY OLSON
Bloomberg

Nearly all tasks on MTurk pay tiny amounts. West Virginia-based Sherry Stanley, who was an MTurk worker for more than seven years up until recently, said she'd seen requesters offer to pay just 50 cents for three paragraphs of written work. Turkers can hike up their hourly takings from $3 to around $30 if they use specialised software to speed up their tasks. The problem with using ChatGPT, though, is that it isn't just streamlining the work, it's doing it.

There are several implications. For example, this behaviour impacts the 250,000 or so people, mostly in the US, who are estimated to be working on the MTurk platform. "Scam workers can just exploit the whole system," says Stanley. "And then the good workers are the ones that suffer the consequences." Companies who hire Turkers pay them based on the number of tasks they complete and the quality of their work. If some are producing work faster thanks to software that mimics their human abilities, that puts greater pressure on MTurk workers to increase their speed and output overall, something other professionals are likely to experience too in the advent of generative AI.

Another consequence is skewed results for academic researchers who use MTurk to carry out studies, and for companies that hire Turkers to help train AI systems. If less human input goes into those processes, then the algorithms and scientific studies that use crowdsourcing will get a more warped reflection of reality. "Human data is hugely important," says Veniamin Veselovsky, an author on the EPFL research paper. "Psychology, computational social science, sociology all depend on it to better understand 'us.'...It opens up a series of ethical questions. These models can represent specific viewpoints, opinions and ideologies. This may lead to a lack of diversity in the models we are training."

In other words, if biased AI systems are training other AI systems, we'll find ourselves caught in a loop of dodgy information whose origins become harder and harder to decipher. The humans who are working behind the scenes of AI are integral to its development, but it would be good if they could stay human for as long as possible.

TECH POLICY

THE EU HAS GONE WITH A PARTIAL BAN ON THE USE OF FACIAL RECOGNITION TECHNOLOGIES, BUT INDIA CAN ALLOW REGULATED USE TO BALANCE INNOVATION WITH INDIVIDUAL RIGHTS

Face the future



AMEEN JAUHAR
Senior resident fellow, applied law and tech research, Vidhi Centre for Legal Policy. *Views are personal*

IN FEBRUARY 2020, the EU published a whitepaper and commenced its ambitious journey to produce the world's seminal piece of legislation comprehensively regulating artificial intelligence (AI). Last week, in a historic session, the European Parliament voted and adopted the text of the proposed EU AI Act. The legislation crafts a risk-based approach to AI regulation, categorising actual or potential harms into four classes—unacceptable risks (prohibited systems), high risks (strictly regulated systems), low risks (mainly requiring transparency by developers and deployers), and minimal risks (unregulated).

Interestingly, a key technology that has dogged the debates of the EU AI Act is facial recognition tech (FRT). Initially, the EU considered a moratorium on the deployment of FRT systems for five years so that adequate regulation could be devised. This stemmed from the increasing amount of evidence that exposed risks of bias, discriminatory and inaccurate outcomes as well as general concerns around mass surveillance affiliated to FRT. However, the whitepaper tempered it to strictly regulating FRT instead of outright bans or moratoriums. This language was adopted into the initial text of the EU AI Act tabled in the European Parliament in 2021. FRT, especially the one used by law enforcement, was classified under high-risk systems. Though deemed as a compromise between allowing its exceptional and necessary use while subjecting it to strict compliance mandates, this position has been significantly altered in the text that was adopted on June 14. Now, real-time biometric surveillance is prohibited in any public space—an unprecedented partial ban against FRT, unheard of in any other jurisdiction.

The adoption of the compromise text and the initiation of the Trilogue between the three wings of the EU comes at a time when India is also formulating substantive legislation for tech regulation. The minister of state for electronics and IT, Rajeev Chandrashekhar, has repeatedly insisted that an omnibus legislation entitled the Digital India Act (DIA) will overhaul the archaic provisions of the existing Information Technology Act. The DIA, *inter alia*, will introduce principle-based regulation of AI systems in India, aiming to balance innovation and India's lucrative start-up ecosystem with the liberties and rights of digital nagriks.

The problem area is non-voluntary FRT, deployed in 25 states and five UTs. As per *Puttaswamy*, while this may be in pursuit of a legitimate state interest, the action lacks lawfulness

To accomplish this balancing act, it is pertinent to inquire how the DIA is likely to deal with more contentious technologies like FRT. Presently, FRT is ubiquitous in the Indian public sector, ranging from airport check-ins and transit to disbursing pensions and welfare services. Its most contentious usage is in law enforcement and intelligence gathering, a concern that resonates with similar debates around biometric surveillance emanating globally. There is a significant amount of literature, including a discussion paper by NITI Aayog, which lists the myriad concerns with India's current use of FRT systems—it's opaque, unregulated, and implemented solely by executive fiat.

As with the EU, North America, and other countries, there have been vociferous calls to stop the development and deployment of FRT systems in India. A key example of this is an ongoing PIL before the Telangana High Court, challenging the use of FRT by the local police during the pandemic and petitioning for a writ against its unregulated use. The petitioner raised legitimate concerns around the legality of the use of FRT. As a *sequitur*, it is important to determine if FRT can even be deployed in India, and if so, under what circumstances.

While an EU-style ban cannot theoretically be ruled out, it is unlikely. And in fairness, two things must be considered. First, the fundamental rights to privacy and freedom of speech and expression guaranteed under the Indian constitution are not absolute. In fact, in the *Puttaswamy* judgment, the majority of the bench stipulated as much and confirmed that in exceptional and exigent circumstances, the state can impinge individual privacy. Secondly, not all FRT applications pose the same risk. For instance, DigiYatra, which was piloted by the Civil Aviation ministry last December in a select few airports, is presently a voluntary service that affords a paperless transit through airports for domestic and international passengers. The programme hinges on this opt-in subscription, and affords alternatives if a passenger does not want to use the app.

The problem, however, emerges with non-voluntary FRT systems which are presently being deployed in over 25 states and five Union territories across India. As per *Puttaswamy*, while this may be in pursuit of a legitimate state interest (say to preserve law and order), the action lacks lawfulness (as it's not backed by any statute), and is arguably a disproportionate action, given that there are no checks and balances in place that ensure risk mitigation.

Over the last year, several commentators, including me, have argued that India should chart its own course of legislation and regulation for AI systems which is aligned to our constitutional norms and legal system, and mindful of our sociopolitical and economic realities. Regulations around the use of FRT systems can prove to be an excellent case for the Indian government to demonstrate their proclaimed objective of balancing innovation with individual rights and liberties. This needs to comply with our constitutional standards (per *Puttaswamy*), and implement the responsible AI principles set out by NITI Aayog. Failing to do so will reinforce an all-too-familiar anaemic approach towards tech policy and regulation in India, which has historically been an unfortunate hallmark of Indian law-making and policy processes.

Achieving Net Zero by 2070



RAMEESH KAILASAM & KEERTHI LAL KALA
Respectively, CEO Indiatech.org, and founder, Idasu Labs (ILa) Pvt Ltd

Can India, with its already stretched national balance sheet, come up with the multibillion-dollar programmes needed? If business is to play a meaningful role, we need to have a holistic strategy on Nationally Determined Contributions

A recent tweet by Nikki Haley, a US Republican presidential candidate, calling India and China as major polluters created a huge furore on the internet. Let us also look at some facts. As of 2019, per World Bank, India's per capita carbon emission was 1.78 MT (metric tons), where as that of China and the US stood at 7.61 MT and 14.67 MT, respectively.

The debate on historical responsibility for polluting the earth as opposed to potential pollution owing to the developmental needs of emerging economies is the mainstay of the COP deliberations. While these debates continue, the developed world is moving to ensure their future carbon footprint does not reduce their gravitas in geopolitics.

The European Green Deal (2020) has set a legally enforceable mandate to achieve net-zero by 2050 and has prompted multiple policy actions. This deal spells out strategic priorities for EU nations and recommendations for actions across all sectors. Further, the EU Carbon Border Adjustment Mechanism (border tax) seeks to levy a tariff on carbon-intensive products being imported into the EU. Germany has launched a €50 billion Industrial Decarbonisation Subsidy program on its own.

The US Inflation Reduction Act (2022) sets a hefty target of $400 billion of public spending in renewable energy and carbon footprint reduction in various sectors by 2035. The Act not only promotes technological R&D to maintain the US' leadership in the space, but incentivises corporates and general consumers alike to reduce their carbon footprint.

Closer home in India, incentives in the form of Perform, Achieve and Trade (PAT) for energy saving (industrial) started rolling out in 2012. The LiFE Mission (2022) announced by the prime minister is a clarion call for everyone to act responsibly towards the environment. We have otherwise in the past often depended on a mandating/penalising approach to curbing environmental pollution, mirroring global precedents, under the Environment Protection Act (1986), various Waste Management Rules (2016) and Pollution Control Norms. Sebi has also mandated Business Responsibility and Sustainability Reporting (BRSR) for the top 1,000 listed companies from FY23.

The financial world, in the meanwhile, has a new buzzword—ESG, or environment, social and governance. Tying into the UN SDGs, investors globally are increasingly trying to bring ESG credibility into their portfolios. In the near future, all cross-border investments, whether private or developmental, would probably use an ESG lens for scrutiny. Global ESG fund assets reached $2.5 trillion in 2022 by some estimates.

Can India, with its already stretched national balance sheet, create multibillion-dollar programmes to push for its own 2070 net-zero target? While the need for such a commitment can't be set aside, we also need a holistic strategy to achieve our Nationally Determined Contributions (NDCs) and targets, with limited resources.

A neglected element of carbon calculations is India-specific emission factors for various sectors concerning input and output materials

Leveraging our academic strengths, a push for R&D for environmentally-friendly industrial manufacturing processes, better machine design, new material research, and recycling and retrieval technology could pay huge dividends. It will not only increase self-reliance in technology, but can potentially open big global south markets for Indian technology. A complementing focus on skill development and education will further lead to quicker industry adoption.

Budget 2023 announced the creation of a domestic carbon credit market. While this is a laudable development, to avoid the pitfalls of greenwashing, there is a need to define transparent, verifiable, and foolproof mechanism for real carbon footprint reporting. A digital-only approach needs to be developed and standardised to reduce concerns of misreporting. This can make us a global leader, like UPI has in digital payments, and can make cross-border authentication of carbon data easier as well.

Another neglected element of carbon calculations is India-specific emission factors for various sectors concerning input and output materials. The Central Electricity Authority, for example, publishes updates on emission factors to be used for electricity around the country. Similar, localised national-level data should be developed to ensure the aggregate carbon footprint of the country doesn't get misrepresented at the global stage.

We have seen excellent success in rolling out time-bound and phased policy in various forms. Vehicular pollution norms Bharat Stage I-VI and the Phase Manufacturing Program for mobile components are excellent examples. Creating similar roadmaps for 'greenification' of products and services with adequate scientific rigor for threshold setting will kickstart action on various fronts. Business owners and investors can plan better. Policy incentives and controls can be structured to be in tandem and R&D will gain more focus.

A great first step was taken in approving the Sovereign Green Bonds Framework (2022). Expanding the remit to other financial instruments, not just funding large-scale public infrastructure projects, but to provide low interest loans to SMEs for green transition will ease the heartache of many a business owner.

The customer is the king, but the customer of today is also easily being misled by fake claims. The price-sensitive Indian customer, however, is slowly gravitating towards reduced life-time cost offerings, as is visible in auto and consumer white-goods. To address this concern, appropriate standardisation of qualitative and quantitative measures of the planet-positivity of a product have to be developed and their declaration mandated.

All of the above horizontal interventions can seed the ecosystem for climate-friendly growth for India that can help us progress qualitatively with minimal stress on the country's finances.

LETTERS TO THE EDITOR

Early warning systems

A mighty cyclonic storm, Biparjoy, stuck Gujarat and parts of Rajasthan last week, but only two casualties have been reported. This could be achieved only with IMD's active advance information sharing systems as its first reports on the cyclone's trajectory were issued as early as June 8. The early warning helped district authorities to begin evacuating nearly 1,00,000 people in the coastal regions. However, there are warnings backed by several studies that the Arabian Sea is likely to be the origin of many more severe cyclones. Frequent evacuation can't be a permanent solution and efforts must be made to ensure that coastal construction regulatory norms are strictly implemented that prescribe the kind of structures permissible at specific distances from the sea shore. The homes of rural, coastal residents must be strengthened and natural parapets must be safeguarded for improved flexibility.

—Sanjay Chopra, Mohali

Paranoid on the fiscal

Apropos of "Mythical fiscal conservatives" (June 19), that deficits are always bad is a dated notion. It depends on the composition and quality of total government spending. Those resulting from capital spending, however, can be good if wisely administered. Insightful spending produces revenue that extinguishes debt. Thus, reducing deficits on current spending is justified only if it is replaced by capital-spending programs. That said, Finance will continue to be pushed by investors to the highest use and thus growth would drive direction and density of money will flow more fruitfully than monetary policy prescriptions.

—R Narayanan, Navi Mumbai

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Regd. No: DL -21048/03-05. R.N.I. No.26750/74. Printed and Published by R.C. Malhotra on behalf of The Indian Express (P) Ltd and printed at The Indian Express (P) Ltd Press, A-8, Sector-7, Noida - 201301 and published at The Indian Express (P) Ltd, Mezzanine Floor, Express Building, 9 & 10, Bahadur Shah Zafar Marg, New Delhi-110002. Phone: 0120-6651500. (Cover price: Patna: Mon-Fri ₹10, Sat & Sun ₹10; Raipur: Mon-Fri ₹10, Sat & Sun ₹10) Chairman of the Board: Viveck Goenka, Editor: Shyamal Majumdar, Editor (Delhi) Shobhana Subramanian* (*Responsible for selection of News under the PRB Act) ©Copyright: The Indian Express (P) Ltd All rights reserved. Reproduction in any manner, electronic or otherwise, in whole or in part, without prior written permission is prohibited. The Financial Express®

International

TUESDAY, JUNE 20, 2023



SECURING ECONOMY
Olaf Scholz, German chancellor

We have now made a whole series of laws with which we can guarantee the security of our economy. It is clear that we should not now subject the entire export process to an investigation by state authorities.

IN THE NEWS



'Global stocks slip on worry rally looks exhausted'

STOCKS FELL MONDAY as concern about the global economy and the path of rates sapped the strength of a blistering second-quarter rally. A decline of 1% in Europe's main equity gauge swept up almost every industry. Among the biggest individual movers, Sartorius AG slumped 15% after issuing a bigger-than-expected profit warning. In Asia, disappointed hopes for further stimulus pushed down Chinese tech companies. **BLOOMBERG**

Lawmakers to press CEOs over supply chain

Four US lawmakers will travel to Detroit Tuesday to press the chief executives of Ford Motor Co. and General Motors Co. to cut their supply chains' reliance on China, especially in electric-vehicle batteries. The trip highlights the domestic pressures the administration faces as it tries to patch up frayed ties with China. Earlier Monday, Secretary of State Antony Blinken reported some progress in those efforts after a two-day visit to Beijing. **BOOMBERG**

TALKS IN BEIJING

Xi Jinping, Blinken agree to stabilise US-China relations

Blinken is the first to visit China since Biden took charge

HUMEYRA PAMUK
Beijing, June 19

CHINA AND THE United States agreed on Monday to stabilize their intense rivalry so it doesn't veer into conflict but failed to produce any major breakthrough during a rare visit to Beijing by US Secretary of State Antony Blinken.

Chinese President Xi Jinping welcomed "progress" after shaking hands with Blinken at the Great Hall of the People, a grand venue usually reserved for greeting heads of state.

The top U.S. diplomat and Xi both stressed the importance of having a more stable relationship, as any conflict between the world's two largest economies would create global disruption.

However, China refused to entertain Washington's bid to resume military-to-military communication channels and cited U.S. sanctions as the obstacle. The two sides appeared entrenched in their positions over everything from Taiwan to trade, including U.S. actions toward China's chip industry, human rights and Russia's war against Ukraine.

At one of the most significant U.S.-China exchanges since President Joe Biden took office, it was not clear how they would overcome their differences, but they agreed to continue their diplomatic engagements with more visits in the coming weeks and months.

At a news conference concluding his two-day trip to Beijing, the first by a U.S. secretary of state since 2018, Blinken said Washington had achieved its objectives for the trip, including raising its concerns directly, trying to set up channels for dialogue and exploring areas of cooperation. The trip was postponed in February after a suspected Chinese spy balloon flew over U.S. airspace.

> The relationship was at a point of instability, and both sides recognised the need to work to stabilise it. But progress is hard. It takes time and isn't the product of one visit
> **ANTONY BLINKEN,** US SECRETARY OF STATE



> The two sides have also made progress and reached the agreement on some specific issues. This is very good
> **XI JINPING,** CHINESE PRESIDENT

But he said progress was not straightforward.

"The relationship was at a point of instability, and both sides recognized the need to work to stabilize it," Blinken said before leaving the country.

"But progress is hard. It takes time. And it's not the product of one visit, one trip, one conversation. My hope and expectation is: we will have better communications, better engagement going forward."

US officials have been playing down the prospect of a major breakthrough in talks, but they hoped Blinken's visit will pave the way for more bilateral meetings in coming months, including possible trips by Treasury Secretary Janet Yellen and Commerce Secretary Gina Raimondo.

It had been hoped that it would even pave the way for a summit between Xi and Biden later in the year. Biden and Xi last met on the sidelines of the G20 summit in Bali, Indonesia in November, pledging more frequent communication, although ties since then have deteriorated over Taiwan, espionage accusations and other concerns.

"The two sides have also made progress and reached the agreement on some specific issues. This is very good," Xi told Blinken across a long table bedecked with pink lotus flowers.

Blinken responded by saying the two countries have a responsibility to manage their relationship and that the United States was "committed to doing that."

His meetings in Beijing, including talks with China's top diplomat Wang Yi and foreign minister Qin Gang, had been "candid and constructive," Blinken added.

It was not clear from Xi's remarks what progress he was referring to, although he told Blinken that China "hopes to see a sound and steady China-US relationship" and believes that the two countries "can overcome various difficulties", according to a Chinese readout of the talks.

He also urged the United States not to "hurt China's legitimate rights and interests," a signal of potential flashpoints such as Taiwan, the democratic island Beijing claims as its own.

Blinken raised contentious issues such as Taiwan, human rights, North Korea's provocations and US concerns with Beijing's intelligence activities in Cuba, the State Department said. The lack of open communication channels between the two countries has sent jitters around the world, and Beijing's reluctance to engage in regular military-to-military talks with Washington has alarmed China's neighbours. **— REUTERS**

Germany, Intel strike deal on $33-bn chip plant

FRIEDERIKE HEINE, SUPANTHA MUKHERJEE & ANDREAS RINKE
Berlin/Stockholm, June 19

INTEL WILL INVEST more than 30 billion euros ($30 billion) in Germany as part of its expansion push in Europe, the US company said on Monday, a project key to German Chancellor Olaf Scholz's ambitions to create a global chip hub. The deal, which involves two leading-edge semiconductor facilities, involves 10 billion euros in German subsidies, a person familiar with the matter said.

Intel CEO Pat Gelsinger said he was grateful to the German government and the local state of Saxony-Anhalt, where the company plans to built one plant, for "fulfilling the vision of a vibrant, sustainable, leading-edge semiconductor industry in Germany and the EU".

Under Gelsinger, Intel has been investing billions in building factories across three continents to restore its dominance in chipmaking and better compete with rivals AMD , Nvidia and Samsung.

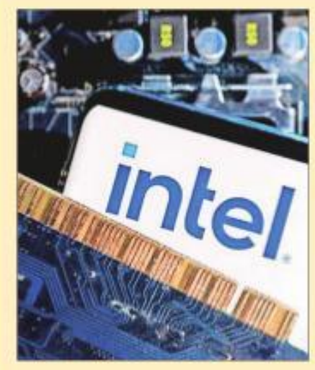
The deal in Germany would be Intel's third big investment in four days, following a $4.6 billion chip plant in Poland and a $25 billion factory in Israel.

Both the US and Europe are trying to lure big industrial players via a mix of state subsidies and favourable legislation, with Berlin concerned about losing appeal as a place to invest. The German government is investing billions of euros in subsidies to lure tech companies to Germany amidst growing alarm over supply chain fragility and dependence on South Korea and Taiwan for chips.

Berlin is currently also talking with Taiwan's TSMC and Sweden's electric vehicle battery maker Northvolt about setting up production in Germany, having already convinced Tesla to build its first European gigafactory there.

Frankfurt-listed Intel shares were 0.3% lower at 1316 GMT. The chipmaker last year announced plans to build a big chip complex in Germany, along with facilities in Ireland and France, as it seeks to benefit from the European Commission's eased funding rules and subsidies as the EU tries to cut its dependence on US and Asian supply.

Gelsinger told *Reuters* on Friday that the gap between what Germany had offered and what Intel needed was too big but he expected to reach an agreement, adding that his request was to be cost competitive. **—REUTERS**



SPREADING WINGS

- The deal in Germany would be Intel's third big investment in four days, following a $4.6 billion chip plant in Poland
- Both the US and Europe are trying to lure big industrial players via a mix of state subsidies and favourable legislation

Navalny faces 30 more years in jail

BLOOMBERG
June 19

A RUSSIAN COURT opened a new trial of jailed opposition leader Alexey Navalny on Monday that he and his supporters say could add another 30 years to his prison sentence.

A judge began the hearing inside the strict-regime prison colony where Navalny is already serving a nine-year term for fraud and contempt of court. Russian prosecutors have now charged him with founding an "extremist" group and six other related criminal counts.

Journalists who traveled to the prison about 100 kilometers (60 miles) east of Moscow were barred from the courtroom and permitted to watch proceedings only via a video link in a separate building. Navalny's parents were also refused entry to the court, the Mediazona news website reported. Later, the judge declared the entire trial closed and cut off the live broadcast, it said.

Navalny, 47, had already been in detention for almost half a year when authorities outlawed his organizations as "extremist" in mid-2021 and crushed his network of activists.



"The Prosecutor General's Office has officially provided me with 3,828 pages describing all the crimes I've committed while already imprisoned," Navalny said on his Twitter account May 26, adding that he's "facing up to 30 years or more" under the charges.

Navalny faces almost certain conviction. He said last month that prison authorities confiscated the indictment because he's not allowed to read it in the punishment cell where he's been held most of the time since last August.

AGAINST ALL ODDS



Police officers stand next to Climate Change activists of "Letzte Generation" (last generation) after they glued themselves to a street to protest against the German Industry Day, hosted by the BDI (Federation of German Industries) industry association, in Berlin on Monday. REUTERS

Will not surrender even if they put me in jail: Pak ex-PM Imran

M ZULQERNAIN
Lahore, June 19

PAKISTAN'S FORMER PRIME minister Imran Khan has said he will continue fighting for the rule of law in the country, asserting that he will neither strike a deal nor surrender even if the government puts him in jail.

> **The former PM via YouTube said that his fight is for the better future of his country and its people**

Addressing the nation via YouTube on Sunday evening, Khan said his fight is for the better future of his country and its people.

"I will neither make a deal nor surrender even if they put me in jail. I will continue fighting for the rule of law and a better future for the people of my country," Khan said.

The 70-year-old Pakistan Tehreek-e-insaf (PTI) party chief travelled to Islamabad from Lahore on Monday to seek an extension to his pre-arrest bail in 19 cases.

Khan is facing over 140 cases. The cases mostly relate to terrorism, inciting the public to violence, arson attacks, blasphemy, attempted murder, corruption and fraud.

Meanwhile, police in Lahore arrested 30 PTI workers, including former football star Shumaila Sattar, on Sunday for trying to meet Khan at his Zaman Park residence in Lahore, a police officer said on Monday.

Sattar was a former member of the national women's football team.

A senior lawyer, who is a petitioner against the trial of civilians in the military courts, was also "abducted" after he met with Khan in Lahore, the officer said. The Lahore police said that Sattar has been arrested in connection with the attack on Corps Commander House in Lahore on May 9.

She was identified through geo-fencing and sent to jail on judicial remand, police said. Khan has also said senior advocate of the Supreme Court Aziz Bhandhari has been abducted (by agencies) after he called on him at his Zaman Park residence the other day. **—PTI**

Canada's immigration policies may boost its labour market, economy

RANDY THANTHONG-KNIGHT
June 19

AT A TIME industrialised countries around the world are confronting declining birth rates and aging workforces, Canada is at the forefront of betting on immigration to stave off economic decline.

A country about as populous as California has added more than all the residents in San Francisco in a year. Last week, Canada surpassed 40 million people for the first time ever — with growth only expected to continue at a rapid pace as it welcomes more immigrant workers, refugees and foreign students across its borders.

For Prime Minister Justin Trudeau's administration, the massive immigration experiment is a way to broaden the labor market as global competition for skilled workers intensifies. It also reflects a longer-term ambition for Canada to expand its international presence and emerge from the shadow of the neighboring US — similar in size by land, but home to about eight times the population and almost 12 times the gross domestic product.



"We have lots of space for people to come and occupy," said Usha George, a professor in Canadian immigration policy at Toronto Metropolitan University. "In order to expand our agricultural, industrial and technological base, we need more people to come here."

Now, as people flow into the country like never before, Canada has an immediate challenge: how to propel growth in rural regions in dire need of newcomers while minimizing the strains to urban centers already bulging with people. The rewards are apparent. Population gains have boosted hiring and consumption, helping the economy withstand a rate-hike campaign by the Bank of Canada — so much so that the central bank this month had to resume tightening after a pause. Yet in a country that's long been home to one of the world's hottest housing markets, the government's plan has drawn criticism that increasing immigration targets merely boosts economic output without raising living standards for individuals.

Real GDP per capita has been little changed over the past decade, and is expected to fall from its 2022 peak, based on Bank of Canada output forecasts. **—BLOOMBERG**

A spate of weekend mass shootings leave 6 dead in US

MATTHEW BROWN
June 19

MASS SHOOTINGS AND violence across the US killed at least six people this weekend, including a Pennsylvania state trooper, and wounded dozens of people. Multiple people with guns fired shots at a holiday crowd in Illinois and bullets flew among teenagers partying in Missouri.

The shootings follow a surge in homicides and other violence over the past several years that experts say accelerated during the coronavirus pandemic.

They happened in suburban Chicago, Washington state, central Pennsylvania, St. Louis, Southern California and Baltimore.

"There's no question there's been a spike in violence," said Daniel Nagin, a professor of public policy and statistics at Carnegie Mellon University. "Some of these cases seem to be just disputes, often among adolescents, and those disputes are played out with firearms, not with fists."



Researchers disagree over the cause of the increase. Theories include the possibility that violence is driven by the prevalence of guns in America, or by less aggressive police tactics or a decline in prosecutions for misdemeanor weapon offenses, Nagin said.

As of Sunday evening, none of the weekend events fit the definition of a mass killing, because fewer than four people died at each location. The figure does not include the shooter. However, the number of injured in most of the cases matches the widely accepted definition for mass shootings. **—AP**

Vistara, IndiGo get nod to operate flights on new international routes

THE DIRECTORATE GENERAL of Civil Aviation (DGCA) has given its permission to full-service carrier Vistara and no-frills IndiGo to operate new international flights from August, a senior official said on Monday.

Vistara had proposed to launch its flight services to Bali in Indonesia from New Delhi, while IndiGo had sought the regulator's nod to introduce air connectivity to Georgia's capital Tbilisi from New Delhi, the official said. **— PTI**

MRO providers' revenues to triple by FY28

SWARAJ BAGGONKAR
Mumbai, June 19

WITH THE DOUBLING of aircraft inventory by the turn of the decade, revenues of domestic maintenance, repair and overhaul (MRO) services providers are expected to triple to ₹5,500-6,000 crore by FY28 from around ₹1,800 crore currently, ccording to a report by Crisil Ratings.

Strong growth in domestic civil aviation, government support, and ongoing MRO capex at airports should help lower costs and improve utilisation, as per the study based on three MRO services providers, accounting for more than 90% of the industry's revenue, indicates.

MRO services will be in high demand as it correlated with the size of the aircraft fleet. From around 684 aircraft by end of FY23, Indian carriers are likely to have 1,400 aircraft by end of FY30, as per estimates made by CAPA India.

Consequently, the overall amount spent by Indian airlines on MRO services (both domestic and global) is projected to surpass ₹25,000 crore by 2028 from around ₹14,000 crore levels last fiscal, Crisil added.

Most of the country's MRO players, including Air Works, Deccan Charters and GMR Aero Technic, are privately-owned. Air India Engineering Services, which is the only state-owned MRO company and also the largest in the country, is in the process of being privatised.

MRO services comprise line maintenance, component maintenance, engine maintenance and airframe maintenance. These play an important role in ensuring airworthiness and availability of aircraft. In India, airlines spend around 12-15% of their overall revenues on maintenance, which becomes the second most expensive item after fuel (45% of operating expenses).

Engine and component repairs account for over 60-70% of MRO costs, and the remaining 30-40% is spent on airframe maintenance, according to NITI Aayog.

Ankit Hakhu, director, Crisil Ratings, said, "The domestic MRO industry's penetration rate is expected to reach 22-24% by fiscal 2028 from around 12% at present, driven by the less-complex line-maintenance services. The engine and component maintenance segment, where global technical companies are investing to develop local capability, should also see penetration improve."

Revenue of domestic MRO providers has been minuscule so far. Revenue per domestic aircraft fleet for Indian operators is less than ₹5 crore against more than ₹400 crore in Singapore, which caters to demand from other countries, including for aircraft from India, the study added.

The government has introduced several initiatives to give the domestic MRO business a boost. These include reducing the goods and services tax on MRO services from 18% to 5%; land lease via open tenders instead of predetermined rates, abolishing the 13% royalty charged by government authorities on revenue; and allotting land to MRO service providers for 30 years instead of the current 3-5 years.

Delhi and Bengaluru airports have set up dedicated MRO facilities for select private airlines, with more underway.



WONDER ELECTRICALS LIMITED

(Formerly known as Wonder Fibromats Limited)
Corporate Identity No. (CIN): L31900DL2009PLC195174
Regd. Office: 45, Ground Floor, Okhla Industrial Estate, Phase-III, Delhi-110020
Email: info@wonderelectricals.com; Website: www.wonderelectricals.com
Tel: 011-66058952;

NOTICE OF POSTAL BALLOT AND E-VOTING INFORMATION

NOTICE is hereby given pursuant to Section 110 read with Section 108 of the Companies Act, 2013 **("the Act")** and other applicable provisions, if any, of the Act and Rule 20 and Rule 22 of the Companies (Management and Administration) Rules, 2014 **("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 on General Meetings issued by the Institute of Company Secretaries of India ("SS-2"), as amended from time to time, read with the General Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, 22/2020 dated June 15, 2020, 33/2020 dated September 28, 2020, 39/2020 dated December 31, 2020, 10/2021 dated June 23, 2021, 20/2021 dated December 8, 2021, 02/2022 dated May 5, 2022 and 11/2022 dated December 28, 2022 issued by the Ministry of Corporate Affairs ("MCA") (hereinafter collectively referred to as "MCA Circulars)for seeking the approval of the Members of Wonder Electricals Limited (Formerly known as Wonder Fibromats Limited) to transact the Business as set out below and as contained in the Postal Ballot Notice dated June 13th, 2023 ("Postal Ballot Notice"), by passing the said resolutions through Postal Ballot, only by way of remote e-voting process. The Company has engaged the services of NSDL for providing remote e-Voting facilities to the Members, enabling them to cast their vote electronically and in a secure manner.

Sr.no	Description of Resolution	Type of Resolution
1	**Re-appointment of Mr. Jugal Kishore Chugh (DIN 01254901) as an Independent Director of the Company**	Special Resolution
2	**Re-appointment of Mr. Sunil Malhotra (DIN 08183343) as an Independent Director of the Company**	Special Resolution

The said Notice is also available on the website of the Company: www.wonderelectricals.com the relevant section of the website of BSE Limited ("BSE"): www.bseindia.com and National Stock Exchange of India Limited ("NSE"): www.nseindia.com on which the Equity Shares of the Company are listed and on the website of National Securities Depository Limited (NSDL): www.evoting.nsdl.com.

In compliance with the MCA Circulars, the Company has sent this Notice on Monday, 19th June, 2023 only in electronic form to those Members whose names appear in the Register of Members/List of Beneficial Owners as received from KFin Technologies Limited, the Company's Registrar and Transfer Agent ('RTA') / Depositories as on Friday, June 16, 2023 ('Cut-Off date') and whose email addresses are registered with the Company/ RTA/Depository Participants (in case of electronic shareholding) or who will register their email address in accordance with the process outlined in this Notice. The voting rights of the Members shall be in proportion to their share of the paid-up equity share capital of the Company as on the Cut-Off date i.e., Friday, June 16, 2023.

The Company has engaged the services of the National Securities Depository Limited ('NSDL') for the purpose of providing remote e-voting facility to its Members and the communication of the assent or dissent of the Members would only take place through the remote e-voting system.

The remote e-voting period commences from **9.00 a.m. (IST) on Tuesday, June 20, 2023, and ends at 5.00 p.m. (IST) on Wednesday, July 19, 2023.** The remote e-voting module shall be disabled by NSDL for voting thereafter and Shareholders will not be allowed to vote electronically beyond the said date and time. During this period, Shareholders of the Company holding shares in dematerialized form, as on the **Cut-off date, i.e., Friday, June 16, 2023** may cast their vote by remote e-voting on the resolutions specified in the Notice.

The Board has appointed Ms. Rubina Vohra, Practicing Company Secretary (Membership no. FCS 9277) proprietor at M/s. Rubina Vohra & Associates, Company Secretaries as Scrutinizer to scrutinize the remote e-voting and e-voting process, in a fair and transparent manner.

The Scrutinizer will submit his report to the Chairman of the Company, or any person authorized by him upon completion of the scrutiny of the votes cast through remote e-voting. The results of the Postal Ballot will be announced on or before **Friday, July 21, 2023.** The said results along with the Scrutinizer's Report would be intimated to BSE Limited and National Stock Exchange of India Limited, where the Equity Shares of the Company are listed. The results will also be uploaded on the Company's website www.wonderelectricals.com and on the website of National Securities Depository Limited ("NSDL") http://www.evoting.nsdl.com/.

In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-Voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on 022 - 4886 7000 and 022 - 2499 7000 or send a request at evoting@nsdl.co.in.

For M/s Wonder Electricals Limited
Sd/-
Harsh Kumar Anand
Chairman & Managing Director

Place: New Delhi
Date: 19.06.2023

PTL Enterprises Ltd.

Regd. Office: 3rd floor, Areekal Mansion, Near Manorama Junction, Panampilly Nagar, Kochi- 682036
CIN: L25111KL1959PLC009300, **Website:** www.ptlenterprise.com, **Email:** investors@ptlenterprise.com;
Tel: 0484-4012046, 4012047, **Fax:** (0484) - 4012048

NOTICE OF 62nd ANNUAL GENERAL MEETING, RECORD DATE, FOR DIVIDEND AND CUT-OFF DATE FOR REMOTE E-VOTING INFORMATION

The notice is hereby given that:

The 62nd Annual General Meeting (AGM) of the members of the Company will be held on Thursday, August 3, 2023 at 03:00 P.M., IST, through Video Conferencing ("VC"), in compliance with the applicable provisions of the Companies Act, 2013 (Act) and the rules framed thereunder read with General Circular Nos.14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, 20/2020 dated May 5, 2020, 02/2022 dated May 5, 2022 and subsequent circulars issued in this regard, the latest being 10/2022 dated December 28, 2022 issued by the Ministry of Corporate Affairs and Circular Number SEBI/HO/CFD/PoD-2/P/CIR/2023/4 dated January 5, 2023 and other applicable circulars issued in this regards, by SEBI in compliance with LODR to transact the business that will be set forth in the Notice of meeting ("collectively called as Circulars").

In compliance with the above Circulars, electronic copies of the Notice of the 62nd AGM along with integrated Annual Report of the Company for the financial year ended March 31, 2023 shall be sent to all the members whose email id(s) are registered with the Company/RTA/ Depository Participant(s) as on June 30, 2023. The Notice of 62nd AGM along with integrated Annual Report will also be available on the website of the Company www.ptlenterprise.com and on the website of the Stock Exchange i.e. BSE Limited and National Stock Exchange Limited at www.bseindia.com and www.nseindia.com respectively, where the Companies 'shares are listed and on NSDL at www.evoting.nsdl.com.

The facility of casting the votes by the members ("e Voting") will be provided by the National Securities Depository Limited (NSDL) and the detailed procedure for the same shall be provided in the Notice of the AGM. The remote e-voting period commences on July 31, 2023 (10:00 A.M.) to August 02, 2023 (05:00 P.M.). During this period, members of the Company, holding shares either in the physical form or dematerialized form, as on the cut- off date July 27, 2023, may cast their vote by remote e-voting or by e-voting at the time of AGM. Members participating through VC shall be counted for reckoning the quorum under Section 103 of the Act.

Members who are holding shares in the physical/electronic form and their email address are not registered with the Company/their respective Depository participant, are requested to register their email address in the following manner, at the earliest for the receiving the Notice of 62nd AGM along with integrated Annual Report for the financial year 2022-23.

In case of Physical Holding	Send request letter duly signed to the RTA, Alankit Assignment Limited by email at lalitap@alankit.com by providing the following details/documents for registering email address and kindly forward the same to RTA, at 205-208 Anarkali Complex Jhandewalan Extension New Delhi – 110055:
	a) Folio No., Name of shareholders and Mobile No.
	b) Self-attested Copy of PAN Card
	c) Self-attested Copy of Aadhar Card/Driving License/Voter Identity Card, in support off address proof
In Case, Demat Holding	Please contact your respective Depository participant and register your email address, as per the name of Shareholder

The Notice of the AGM shall contain the instructions regarding the manner in which the shareholders can cast their vote through remote e-voting or by e-voting at the time of AGM.

The Shareholder may note that the Board of Directors at their meeting held on May 5, 2023 had recommended final dividend of Rs. 1.75 (One Rupee and Seventy Five Paisa only) per equity share of Re.1/- (One Rupee) for the Financial Year 2022-23, subject to the approval of the Members in ensuing AGM, will be paid within 30 days from the date of AGM to the Members whose name appear in Register of Members as on the Record date i.e., July 14, 2023.

Manner of registering KYC including bank details for receiving Dividend:

For Members holding shares in physical mode, SEBI vide its circular dated 3rd November 2021 and other applicable circulars issued in this regards, has mandated registration of PAN, KYC details including bank details, therefore members holding share in physical mode are requested to submit the following details/documents along with duly form ISR-1 and other relevant forms (available on the website of the Company at https://www.ptlenterprise.com), to the RTA, Alankit Assignment Limited by email at lalitap@alankit.com and or same to RTA, at 205-208 Anarkali Complex Jhandewalan Extension New Delhi – 110055:

a) Self-attested Copy of PAN Card
b) Self-attested Copy of Aadhar Card/ Driving License/ Passport/Bank Statement/) and Nomination details
c) Details of Bank Account:
- Name and Branch of the Bank
- The Bank Account type
- Bank Account No.
- MICR Code No. and IFSC Code
- Copy of the Cancelled cheque bearing the name of Shareholders

Shareholders whose shareholding is in electronic mode are requested to notify any change in address or Bank account details to their respective depository participants(s) shareholders whose shareholding is in physical mode are requested to opt for the electronic clearing System (CES) mode to receive dividend on time in line with the Circulars. We urge shareholders to unitize the ECS for receiving the dividend.

Shareholders may note that the Income Tax Act, 1961, ("the IT Act") as amended by the Finance Act, 2020, mandates the dividend paid or distributed by a Company on or after April, 2020 shall be taxable in the hands of shareholders. The Company shall therefore be required to deduct tax at source ("TDS") at the time of making the payment of dividend. In order to enable us to determine the appropriate TDS rate as applicable, shareholders are requested to submit relevant documents, as specified in the below paragraphs, in accordance with the provisions of the IT Act.

For Resident Shareholders, TDS shall be deducted at source under section 194 of the IT Act, is as follows-

1. Shareholders having valid Permanent Account Number (PAN) - 10%* or as notified by the Government of India
2. Shareholders not having valid PAN/non-filers of Income Tax Return specified u/s 206AB of the IT Act - 20%** or as notified by the Government of India

However, no tax shall be deducted on the dividend payable to a resident individual shareholder if the total dividend to be received by them during Financial Year 2022-23 **does not exceed Rs. 5000**, and in cases where shareholders provide Form 15G /Form 15H (Form 15H is applicable to resident shareholders aged 60 years or more) subject to conditions specified in the IT Act. Resident shareholders may also submit any other document as prescribed under the IT Act to claim a lower/nil TDS. PAN is mandatory for shareholders providing Form 15 G / 15 H or any other document as mentioned above by on or after July 20, 2023.

For non-resident shareholders:-Taxes are required to be withheld in accordance with the provisions of Section 195 and other applicable Sections of the IT Act, at the rates in force. The withholding tax shall be at the rate of 20% (plus applicable surcharge and cess) or as notified by the Government of Indian the amount of dividend payable. However as per Section 90 of the IT Act, non-resident shareholders have option to be governed by the provisions of the Double Tax Avoidance Agreement (DTAA), read with Multilateral Instrument (MLI) between India and the Country of tax residence of the shareholders. For availing the benefit of DTAA, non resident shareholder will have to provide the following:

- Copy of the PAN Card allotted by the Indian income tax authorities duly attested by the shareholders if available.
- Copy of Tax residency Certificate for the financial year 2022-23 obtained from the revenue of tax authorities of the country of tax residence duly attested by shareholders.
- Self-declaration in Form 10F
- Self-declaration by the shareholders of having no permanent establishment in India in accordance with the applicable DTAA.
- Self -declaration of beneficial ownership by the non-resident shareholders.

In case of Foreign Institutional Investors/ Foreign Portfolio Investors, tax will be deducted under Section 196D of the IT Act @ 20% (plus applicable surcharge and cess) or rate provided in relevant DTAA, read with MLI, whichever is more beneficial, subject to the submission of the above documents.

The aforementioned documents are required to be sent by the shareholder to RTA, Alankit Assignment Limited at 205-208 Anarkali Complex Jhandewalan Extension New Delhi - 110055 or email to lalitap@alankit.com.

Members are requested to carefully read the Notice of the AGM and in Particular, Instructions for joining the AGM, manner of casting vote through remote e-voting or e-voting at the time of AGM.

This Notice is being issued for the information's and benefit of all the Members of the Company in compliance with the applicable circulars.

For PTL Enterprises Ltd.

Sd/-
Pradeep Kumar
Company Secretary

Date : June 19, 2023
Place: Gurugram

Persistent Systems Limited

CIN: L72300PN1990PLC056696
Regd. Office : 'Bhageerath', 402 Senapati Bapat Road, Pune 411 016
Ph. No.: +91 (20) 6703 0000; Fax: +91 (20) 6703 0008
E-mail: **investors@persistent.com;** Website: **www.persistent.com**

NOTICE OF THE 33RD ANNUAL GENERAL MEETING TO BE HELD AT PERSISTENT SYSTEMS LIMITED, DEWANG MEHTA AUDITORIUM, 'BHAGEERATH', 402 SENAPATI BAPAT ROAD, PUNE 411 016, INDIA IN-PERSON AND THROUGH VIDEO CONFERENCING (VC)/OTHER AUDIO-VISUAL MEANS (OAVM) AT THE MEMBERS' BEST CONVENIENCE

NOTICE is hereby given that the 33rd Annual General Meeting (AGM) of the Members of the Company will be held on **Tuesday, July 18, 2023, at 1600 Hrs.** (India Time) at Persistent Systems Limited, Dewang Mehta Auditorium, 'Bhageerath', 402 Senapati Bapat Road, Pune 411 016, India in-person and through Video Conferencing (VC)/Other Audio-Visual Means (OAVM) at the members' best convenience to transact the business, as set out in the Notice of the AGM.

The AGM shall be held in compliance with all the applicable provisions of the Companies Act, 2013, Rules made thereunder, read with General Circulars issued by the Ministry of Corporate Affairs ("MCA") having reference No. 14/2020, 17/2020, 20/2020 dated April 8, 2020, April 13, 2020, May 5, 2020, along with subsequent circulars issued in this regard, the latest being Circular No. 10/2022 dated December 28, 2022 (collectively referred to as "MCA Circulars"), and the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with Circulars issued by the SEBI having reference No. SEBI/HO/CFD/PoD-2/P/CIR/2023/4 dated January 5, 2023, respectively.

Participation by the Members:

Members can attend and participate in the AGM either in person or through VC/OAVM facility at their best convenience. Details and instructions to attend, vote and view the proceedings of the AGM will be provided in the AGM Notice. Members attending the AGM in person or through VC/OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.

Electronic Dissemination of Notice and Annual Report:

a. The AGM Notice along with the Annual Report 2022-23 is being sent only by electronic mode to those Members whose email addresses are registered with the Company/Depository Participants in compliance with the MCA and SEBI Circulars.
b. The AGM Notice 2022-23 will also be available on the Company's website at https://www.persistent.com/wp-content/uploads/2023/06/agm-notice-2023.pdf
c. The Annual Report 2022-23 will also be available at https://www.persistent.com/wp-content/uploads/2023/06/persistent-annual report-2023.pdf
d. The AGM Notice and Annual Report 2022-23 will also be available at the websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively, and on the website of NSDL at https://www.evoting.nsdl.com.

To register your email address for all future correspondence and update your bank account details, please follow the below process:

Physical Holding	Register/update the details in the prescribed Form ISR-1 and other relevant forms with the RTA of the Company at pune@linkintime.co.in Shareholders may download the prescribed forms from the Company's website at https://www.persistent.com/investors/investors-communication/notice-to-physical-shareholders/
Demat Holding	Please contact your Depository Participant ('DP') and follow the process advised by your DP.

Voting by the Members:

The Members will have the option to vote electronically on the business set out in the AGM Notice through remote e-Voting / e-Voting at the time of AGM / voting through Ballot Paper. If your e-mail ID is already registered with the Company / Depositories, log-in details for e-voting are being sent to your registered e-mail ID. In case, you have not registered your e-mail ID with the Company / Depositories, the detailed procedure of voting by Members holding shares in dematerialized form, physical mode, and Members who have not registered their e-mail addresses are being provided in the AGM Notice. A person, whose name is recorded in the Register of Members of the Register of Beneficial Owners maintained by the Depositories as on the cut-off date i.e. Tuesday, July 11, 2023, only shall be entitled to avail the facility of remote e-Voting / e-Voting at the time of AGM / voting through Ballot Paper.

Dividend:

The Board of Directors of the Company at their meeting held on April 25, 2023, have recommended a final dividend of ₹ 12 (Twelve) per Equity Share of ₹ 10 each and a Special Dividend of ₹ 10 per equity share of ₹ 10 each, for the Financial Year 2022-23 on the Company crossing the US $1B milestone in revenues. This Final and Special Dividend is subject to the approval of Members at the ensuing 33rd Annual General Meeting to be held on July 18, 2023. The dividend, if approved, will be paid to the Members within 30 days from the date of the AGM. The record date for the purpose of Final and Special Dividend is July 11, 2023.

Pursuant to Finance Act 2020, dividend income is taxable in the hands of shareholders and the Company is required to deduct tax at source from the dividend paid to shareholders at the prescribed rates. For the prescribed rates for various categories, the shareholders are requested to refer to the Finance Act, 2020 and amendments thereof.

The shareholders are requested to update their PAN with the Company/Link Intime (in case of shares held in physical mode) and depositories (in case of shares held in Demat mode).

A resident individual shareholder with PAN who is not liable to pay income tax can submit a yearly declaration in Form No. 15G/15H, to avail the benefit of non-deduction of tax at source. Shareholders can submit their tax exemption forms directly on the portal of Link Intime.

The requisite form for claiming tax exemption can be downloaded from Link Intime's website. The URL for the same is as under:

https://www.linkintime.co.in/client-downloads.html - On this page, select the General tab. All the forms are available under the head "Form 15G/15H/10F"

The aforementioned documents (duly completed and signed) are required to be uploaded on the URL mentioned below:

https://linkintime.co.in/formsreg/submission-of-form-15g-15h.html.

By the order of the Board of Directors
For **Persistent Systems Limited**
Amit Atre
Company Secretary
ICSI Membership No.: ACS 20507

Place : Pune
Date : June 19, 2023

ICICI Prudential Asset Management Company Limited

Corporate Identity Number: U99999DL1993PLC054135

Registered Office: 12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001.
Corporate Office: One BKC, 13th Floor, Bandra Kurla Complex, Mumbai - 400 051.
Tel.: +91 22 2652 5000, Fax: +91 22 2652 8100, Website: www.iciciprumf.com,
Email id: enquiry@icicipruamc.com
Central Service Office: 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (E), Mumbai - 400 063. Tel.: 022 2685 2000 Fax: 022 26868313

Notice to the Investors/Unit holders of ICICI Prudential Savings Fund, ICICI Prudential Banking and PSU Debt Fund, ICICI Prudential Long Term Bond Fund, ICICI Prudential Regular Savings Fund and ICICI Prudential Credit Risk Fund (the Schemes)

Notice is hereby given that ICICI Prudential Trust Limited, Trustee to ICICI Prudential Mutual Fund has approved the following distribution under Income Distribution cum capital withdrawal option (IDCW option) of the Schemes, subject to availability of distributable surplus on the record date i.e. on June 22, 2023*:

Name of the Scheme/Plans	Quantum of IDCW (₹ per unit) (Face value of ₹ 100/- each) $#	NAV as on June 16, 2023 (₹ Per unit)
ICICI Prudential Savings Fund		
Quarterly IDCW	2.1432	108.6473
Direct Plan – Quarterly IDCW	2.1701	108.8774
Name of the Schemes/Plans	**Quantum of IDCW (₹ per unit) (Face value of ₹ 10/- each) $#**	**NAV as on June 16, 2023 (₹ Per unit)**
ICICI Prudential Banking and PSU Debt Fund		
Quarterly IDCW	0.2146	10.8452
Direct Plan – Quarterly IDCW	0.2635	12.7985
ICICI Prudential Long Term Bond Fund		
Quarterly IDCW	0.3510	12.5376
Direct Plan – Quarterly IDCW	0.3742	12.8914
ICICI Prudential Regular Savings Fund		
Quarterly IDCW	0.4114	11.7897
Direct Plan – Quarterly IDCW	0.5551	14.5106
ICICI Prudential Credit Risk Fund		
Quarterly IDCW	0.1802	11.0385
Direct Plan – Quarterly IDCW	0.2066	11.6939

$ The distribution will be subject to the availability of distributable surplus and may be lower depending upon the extent of distributable surplus available on the record date under the IDCW option of the Schemes.

Subject to deduction of applicable statutory levy, if any

* or the immediately following Business Day, if that day is a Non – Business Day.

The distribution with respect to IDCW will be done to all the unit holders/beneficial owners whose names appear in the register of unit holders/Statement of beneficial owners maintained by the Depositories, as applicable under the IDCW option of the Schemes, at the close of business hours on the record date.

It should be noted that pursuant to payment of IDCW, the NAV of the IDCW option of the Schemes would fall to the extent of payout and statutory levy (if applicable).

For ICICI Prudential Asset Management Company Limited
Sd/-
Authorised Signatory

Place: Mumbai
Date : June 19, 2023
No. 009/06/2023

To know more, call 1800 222 999/1800 200 6666 or visit www.iciciprumf.com

Investors are requested to periodically review and update their KYC details along with their mobile number and email id.

To increase awareness about Mutual Funds, we regularly conduct Investor Awareness Programs across the country. To know more about it, please visit https://www.iciciprumf.com or visit AMFI's website https://www.amfiindia.com

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

PNB Finance and Industries Limited

CIN No.:-L65929DL1947PLC001240; Website: www.pnbfinanceandindustries.com
Regd. Office: - 1st Floor, Express Building, 9-10, Bahadur Shah Zafar Marg, New Delhi-110002
Telephone:- +91-7303495375; E - mail : pnbfinanceindustries@gmail.com

NOTICE OF 128TH ANNUAL GENERAL MEETING AND REMOTE E-VOTING INFORMATION

1. Notice is hereby given that 128th Annual General Meeting ("AGM") of the members of the Company will be convened on Wednesday, July 12, 2023 at 10:30 A.M. IST through Video Conferencing ("VC") facility only without the physical presence of the members at a common venue to transact the business as set out in the notice of the 128th AGM, in compliance with the applicable provisions of the Companies Act, 2013 and rules framed thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with General Circular No. 20/2022 dated December 28,2022 in continuation of General Circular 02/2022 dated May 05,2022 issued by the Ministry of Corporate Affairs ("MCA Circulars") and Circular no. SEBI/HO/CFD/PoD-2/P/CIR/2023/4 dated January 05, 2023 issued by the Securities and Exchange Board of India (SEBI Circulars) (collectively referred as "relevant circulars").
2. In compliance with the relevant circulars, electronic copies of the Notice of AGM and Annual Report for the financial year 2022-23 have been sent to the members on June 19, 2023 whose email-IDs are registered with the depositories/Company as on June 09, 2023.This communication and the notice along with the Annual Report for 2022-23 are also available at Company's website:www.pnbfinanceandindustries.com and NDSL's website:https://www.evoting.nsdl.com.
3. The Register of Members and Share Transfers Books of the Company shall remain closed from July 06, 2023 to July 12, 2023 (both days inclusive) for the purpose of AGM.

REMOTE E-VOTING

4. In accordance with the provision of section 108 of the Companies Act, 2013 and Rule 20 of the Companies (Management & Administration) Rules, 2014, as amended and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, and Secretarial Standard on General Meetings issued by The Institute of Company Secretaries of India, the Company has availed services of National Securities Depository Limited (NSDL) to provide e-voting facility to its members. The members may note below with respect to the remote e-voting services as availed by the Company:
   (i) The ordinary and special business, as set out in the Notice of the 128th AGM, will be transacted through voting by electronic means;
   (ii) Date and time of commencement of remote e-voting: July 08, 2023 (9:00 A.M.);
   (iii) Date and time of end of remote e-voting: July 11, 2023 (5.00 P.M.);
   (iv) The cut-off date, for determining the eligibility to vote through remote e-voting or through e-voting system during the 128th AGM is July 05, 2023;
   (v) Members may note that a) the remote e-voting module shall be disabled by NSDL after the aforesaid date and time for voting and once the vote on a resolution is cast by the Member, the Member shall not be allowed to change it subsequently; b) the Members who have cast their vote by remote e-voting prior to AGM may participate in the AGM through VC facility but shall not be entitled to cast their vote again through the e-voting system during AGM; c) the members participating in the AGM and who had not cast their vote by remote e-voting, shall be entitled to cast their vote through e-voting system during the AGM; d) a person whose name is recorded in the Register of Members as on the cut-off date only shall be entitled to avail the facility of remote e-voting, participating in the AGM through VC facility and e-voting during the AGM.
5. Any person, who has acquired shares and become a member of the Company after the dispatch of Notice of AGM but before the cut-off date i.e. July 05, 2023, may cast their vote by following the instructions for e-voting as provided in the Notice convening the AGM, which is available on the website of the Company and NSDL. However, if the person is already registered with NSDL for remote e-Voting then the existing user ID and password can be used to casting vote.
6. 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 send a request at evoting@nsdl.co.in or contact Ms. Pallavi Mhatre, Senior Manager, National Securities Depository Limited, Trade World, 'A' Wing, 4th Floor, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai – 400 013, at the designated email id – pallavid@nsdl.co.in or call on toll free no.: 1800 1020 990 and 1800 22 44 30 who will also address the grievances connected with the voting by electronic means.

For PNB Finance and Industries Limited
Sd/-
Shweta Saxena
Director & Company Secretary

Date: June 19, 2023
Place: New Delhi

RAS RESORTS AND APART HOTELS LIMITED

Regd. Office: Rosewood Chambers, 99/C Tulsiwadi, Tardeo, Mumbai – 400 034.
CIN: L45200MH1985PLC035044
Tel No. 4321 6600 E-mail id: companysecretary@rasresorts.com
Website: www.rrah.com

NOTICE TO SHAREHOLDERS WITH RESPECT TO 39TH ANNUAL GENERAL MEETING

NOTICE is hereby given that the 39th Annual General Meeting ("AGM") of the Company will be held on Saturday, August 05, 2023 at 11.00 a.m. through Video Conferencing ("VC") or other Audio Visual Means ("OAVM"), to transact the business set out in the Notice of the AGM which will be circulated for convening the AGM. The AGM will be held without the physical presence of the Shareholders at a common venue.

In compliance with the applicable provisions of the Companies Act, 2013 and the Rules made thereunder, read with notifications and General Circulars issued by Ministry of Corporate Affairs dated April 8, 2020, April 13, 2020, May 5, 2020 and subsequent circulars issued in this regard, the latest being December 28, 2022 (collectively referred to as '**MCA Circulars**'). Further, SEBI vide its Circulars dated May 12, 2020, January 15, 2021, May 13, 2022 and January 5, 2023 has allowed listed entities to send their Annual Report in electronic mode.

The instructions for joining the AGM are being provided in the Notice of the AGM and attendance of the Shareholders attending the AGM through VC/ OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.

The Notice of the AGM along with the Annual Report for the Financial Year 2022-23 ("Annual Report") would be sent only by electronic mode to those Shareholders whose email addresses are registered with the Company/ Depository Participants/Registrar and Share Transfer Agent (RTA) in accordance with the aforesaid MCA circulars and said SEBI Circular.

The Notice of the AGM and Annual Report will also be available on the website of the Company at www.rrahl.com and websites of BSE Limited i.e. at www.bseindia.com

The Company is pleased to provide the facility of e-voting to its Shareholders, to enable them to cast their votes on the resolutions proposed to be passed at the AGM by electronic means, using remote e-voting system (e-voting from the place other than venue of the AGM) as well as e-voting during 'the proceeding of the AGM (collectively referred as e-voting"). The Company has engaged the services of National Securities Depository Limited (NSDL), for providing the e-voting facility to the Shareholders. The instructions for e-voting are provided in the Notice of the AGM.

Shareholders whose Email IDs are already registered with the Company/ Depository/ RTA, may follow the Instructions for e-voting as provided in the Notice of the AGM.

Members who have still not registered their e-mail ID are requested to get their e-mail ID registered on or before 05th July, 2023 as follows:

1. Shares in Physical Mode: please provide Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) along with form no. ISR-1 as per SEBI Circular dated 03rd November, 2021 by email and in hard copy to M/s Satellite Corporate Services Private Limited, Registrar and Transfer Agent at service@satellitecorporate.com / Company at companysecretar@rasresorts.com (Kindly click the following link to download the form: http://www.satellitecorporate.com/KYC-for%20physical.pdf
2. Shares in Dematerialized Mode: please provide Demat account details (CDSL-16 digit beneficiary ID or NSDL-16 digit DPID + CLID), Name, client master or copy of Consolidated Account statement, PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) to M/s Satellite Corporate Services Private Limited, Registrar and Transfer Agent at service@satellitecorporate.com / Company at companysecretar@rasresorts.com for sending the notice through email and also get the details updated in your demat account for future purpose.

For **Ras Resorts and Apart Hotels Limited**
sd/-
Binita Patel
Company Secretary & Compliance Officer

Place: Mumbai
Dated: 19.06.2023

Hero MotoCorp Limited

CIN: L35911DL1984PLC017354
Regd. Office : The Grand Plaza, Plot No.2, Nelson Mandela Road, Vasant Kunj - Phase-II, New Delhi - 110070
Phone No. 011-46044220 | Fax No. 011-46044399
E-mail: secretarialho@heromotocorp.com, Website: www.heromotocorp.com

PUBLIC NOTICE FOR ISSUE OF DUPLICATE SHARE CERTIFICATE

Members of the general public and existing shareholders of Hero MotoCorp Ltd. ('Company') are hereby informed that the Original Share Certificate, details of which are given hereunder have been reported lost/misplaced/stolen/not received and that pursuant to request received from concerned shareholder, the Company intends to issue duplicate share certificate in lieu of the said original Share Certificate (Face Value Rs.2/-) in his favour :

Folio No.	Shareholder Name	Face Value	Distinctive Nos.	Certificate No.(s)	No. of Shares
HML0104334	Pradip Kumar Sampatlal Shah	FV. 2/-	158922581-158922830	515977	250

Any person having objection to issue of duplicate Share Certificate, as mentioned herein above, may submit the same, in writing, with the Company marked to the 'Secretarial Department' at its Registered Office or send an email at **secretarialho@heromotocorp.com** within 7 days from the date of publication of this Notice. In the meanwhile, members of the public are hereby cautioned against dealing in the above mentioned Share Certificate.

For Hero MotoCorp Ltd.
Sd/-
Dhiraj Kapoor
Company Secretary & Compliance Officer

Place : New Delhi
Date : 19.06.2023

SOM DATT FINANCE CORPORATION LIMITED

CIN: L65921DL1993PLC377542
Registered Office: 516, Suneja Tower-I, District Centre, Janakpuri, Delhi - 110058
Tel No. 0124-4396900; compliancesdfl@gmail.com. **Website:** www.somdattfin.com.

PUBLIC NOTICE

(In accordance with Master Direction No. DNBR.PD.007/03.10.119/2016-17 dated September 1, 2016, issued by the Reserve Bank of India)

1. Som Datt Finance Corporation Limited ("Company") was incorporated under the provisions of the Companies Act, 1956 as a public limited company. The Company is registered with the Reserve Bank of India ("RBI") as a Non-Banking Financial Company ("NBFC") vide certificate of registration bearing No. B-14.03556 dated September 23, 2021. The Company inter-alia is engaged in the business of investments, loans and advances etc.
2. As on date, the Company has a total paid up equity share capital of Rs.10,00,79,700 (rupees ten crores seventy nine thousand seven hundred only) comprising of 1,00,07,970 (one crore seven thousand nine hundred and seventy) fully paid-up equity shares of face value Rs. 10 (rupees ten only) each and the shareholding pattern is divided in the manner as follows:
   (i) 69,39,650 (sixty nine lakh thirty nine thousand six hundred and fifty) equity shares of face value Rs.10 (rupees ten only) each of the Company, constituting 69.34% (sixty nine point three four percent) of the total equity share capital of the Company held by persons belonging to the promoter and promoter group of the Company being Mr. Kuldip Singh Rathee and Mrs. Vijay Rathee (collectively the "Sellers"); and
   (ii) 30,68,320 (thirty lakh sixty eight thousand three hundred and twenty) equity shares of face value Rs. 10 (rupees ten only) each of the Company, constituting 30.66% (thirty point six six percent) of the total equity share capital of the Company held by the public shareholders.

   The equity shares of the Company are listed and traded on BSE Limited ("BSE").
3. As the Sellers do not wish to continue with the NBFC business, they propose to sell their entire stake in the Company to two individuals namely (i) Dr. Bhaskara Rao Bollineni S/O late Mr. Ramanaiah Naidu Bollineni, an adult Indian inhabitant, age about 69 years, residing at H No. 21-26/4, Survey No. 611, 612 and 613, Mission Compound Near RGI Police Station, Shamshabad, Hyderabad - 501218, Telangana, and (ii) Mr. Bhavanam Ruthvik Reddy S/O late Mr. Bhavanam Srinivas Reddy, an adult Indian inhabitant, age about 28 years, residing at 8-2-293/82/HE/4, Huda Enclave, Jubilee Hills, Near Andhra Jyothi Office, Shaikpet, Hyderabad - 500096, Telangana ("Acquirers"). For the same, the Acquirers have entered into a Share Purchase Agreement dated November 09, 2022 ("SPA"), with the Sellers for the acquisition of up to 69,39,650 equity shares of face value Rs.10 each of the Company, representing 69.34% of the total issued, outstanding and fully paid-up equity share capital of the Company carrying voting rights ("Sale Shares") for an aggregate consideration of Rs. 23,51,00,000 (rupees twenty three crores fifty one lakhs only), which works out to approx. Rs. 33.88 (rupees thirty three and paise eighty eight only) per equity share.
4. Dr. Bhaskara Rao Bollineni holds a bachelor's degree in medicine and surgery (MBBS) from Rangaraya Medical College from Andhra University and master's degree in surgery (MS) from Madras Medical College from University of Madras and completed his post-graduation in Diplomate of National Board (DNB) specialised in Cardio Thoracic Surgery which is a medical qualification awarded by the National Board of Examinations, New Delhi. He is among the pioneering cardiothoracic surgeons in the country. He is the founder of the prestigious Krishna Institute of Medical Sciences Limited (KIMS). He was instrumental in formulating the Rajiv Gandhi Aarogyasri scheme that imparts healthcare to the low-income earning individuals. Mr. Bhavanam Ruthvik Reddy holds a bachelor's degree in Technology specialised in Civil Engineering from SRM Institute of Science and Technology (formerly known as SRM University). He has an experience of 5 years as business analyst.
5. As a result of entering into the SPA with the Sellers, the Acquirers have triggered the provisions of the Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, as amended ("Takeover Regulations") and therefore, have made an open offer to the public shareholders of the Company vide Public Announcement dated November 09, 2022, Detailed Public Statement published on November 16, 2022 and the Letter of Offer dated May 19, 2023, to acquire up to 26,02,073 fully paid-up equity shares of face value Rs. 10 each of the Company representing 26.00% of the total issued, outstanding and fully paid-up equity share capital of the Company at an offer price of Rs.33.88 (rupees thirty three and paise eighty eight only) per equity share plus Applicable Interest of Rs. 0.92 (rupees zero and paise ninety two only) per equity share both amounting to Rs.34.80 (rupees thirty four and paise eighty only) per equity share ("Offer Price plus Applicable Interest"), for an aggregate consideration of up to Rs. 9,05,52,140.40 (rupees nine crore five lakhs fifty two thousand one hundred and forty and paise forty only) ("Open Offer"). The tendering period of Open Offer to the public shareholders of the Company has commenced on May 29, 2023 and closed on June 09, 2023.
6. Pursuant to completion of the Open Offer formalities in accordance with the Takeover Regulations and in terms of the SPA, the Acquirers will gain control over the management of the Company and will accordingly take steps to categorise themselves as the new promoters of the Company.
7. In terms of the Master Direction No. DNBR.PD.007/03.10.119/2016-17 dated September 1, 2016, issued by the RBI, the Company had made an application dated November 15, 2022 to the Regional Office of the RBI, Department of Supervision, New Delhi, seeking the prior approval of the RBI for the proposed change in control and management of the Company. RBI has vide its letter dated May 11, 2023, bearing reference no. प.वि.(न.दि.)सं. S140/सीएपएस VI/05.19.061/2023-24 granted its prior approval for the proposed change in control and management of the Company ("RBI's Approval Letter").
8. Notice is hereby given that any person having any objection to or whose interest is likely to be affected by the proposed change in ownership, control and management of the Company may intimate in writing to (i) the Company; and (ii) the concerned Regional Office of the Reserve Bank of India, Department of Supervision, New Delhi within 30 (thirty) days from the date of publication of this notice stating therein the nature of interest and ground for objection.
9. After expiry of the 30 (thirty) days from the date of publication of this notice, the Sellers will sell the Sale Shares and relinquish their ownership, control and management of the Company to the Acquirers. Subsequently, the constitution of the present board of the directors of the Company will undergo a change viz. new directors will be appointed and certain current directors may resign.
10. This notice is being given pursuant to RBI's Master Direction in terms of Non-Banking Financial Company Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016, issued in terms of Master Direction No. DNBR.PD.007/03.10.119/2016-17 dated September 1, 2016, read with RBI's Approval Letter, and other relevant regulations, jointly by the Acquirers, the Company and the Sellers.

By Som Datt Finance Corporation Limited
Sd/-
Mrs. Vijay Rathee
Managing Director

By Sellers
Sd/- **Mr. Kuldip Singh Rathee**
Sd/- **Mrs. Vijay Rathee**

By Acquirers
Sd/- **Dr. Bhaskara Rao Bollineni**
Sd/- **Mr. Bhavanam Ruthvik Reddy**

Place: Gurugram
Date: June 19, 2023

TRANSMISSION CORPORATION OF TELANGANA LIMITED

e - TENDER NOTICE

The TSTransco invites online Bids under e-procurement for supply of following material.

1. **Tender Specification No.**: TSPMM22-21/2023, **Description of Material :** Supply of 9 Nos. each of 250 KVA & 100 KVA, 33kV/415 V Station Transformers.
2. **Tender Specification No.**: TSPMM23-22/2023, **Description of Material:** Supply & Installation of Desktop Computers. Ph: 040-23396000 (Extn. 3670, 3583, 3460, 3357, 3521, 3334)

Tenderers can have further details and download the tender schedule from e-procurement market place i.e., **http://tender.telangana.gov.in** (Telangana State), Contact Nos.: CHIEF ENGINEER/ P&MM, TSTransco, 040-23303736 **www.tstransco.in**
RO: 11/23

Sd/- Chief Engineer/P&MM

NEULAND LABORATORIES LIMITED

(CIN: L85195TG1984PLC004393)
Registered office: 11th Floor (5th Level),Phoenix IVY Building, Plot No. 573A-III,Road No. 82, Jubilee Hills, Hyderabad, 500033, Telangana, India Tel : +91-40-6761 1600
Website: www.neulandlabs.com email: ir@neulandlabs.com

NOTICE OF 39th ANNUAL GENERAL MEETING

1. Notice is hereby given that the **39th Annual General Meeting ("AGM") of the Company will be held on Thursday, July 27, 2023, at 11.00 a.m. IST through Video Conferencing / Other Audio Visual Means ("VC/OAVM")** facility, in accordance with General Circular nos. 14/2020 and 17/2020 dated April 8, 2020, April 13, 2020, read with other relevant circulars, including General Circular No. 10/2022 dated December 28, 2022, respectively, issued by the Ministry of Corporate Affairs (MCA) and Circular no. SEBI/HO/CFD/PoD-2/P/CIR/2023/4 dated January 5, 2023 issued by SEBI (hereinafter collectively referred to as "the Circulars"), without the physical presence of the members at a common venue.
2. The notice of the AGM and the Annual Report for the financial year 2022-23 including the financial statements for the year ended March 31, 2023 will be sent to all the members , whose email addresses are registered with the Company or with their respective Depository Participants ("Depository"), in accordance with the aforesaid Circulars. Members can join and participate in the AGM through VC/ OAVM facility only. The instructions for joining the AGM and the manner of participation in the remote electronic voting or casting vote through the e-voting system during the AGM are provided in the notice of the AGM. Members participating through the VC/OAVM facility shall be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013. The notice of the AGM and the Annual Report will also be available on the Company's website www.neulandlabs.com, websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com, respectively.
3. Members whose email ids are not registered/ updated with their Depository are hereby requested to register/ update their email ids with the respective Depository or with KFin Technologies Limited (the Company's RTA) by sending a request to the Company's RTA on the email address at einward.ris@kfintech.com with subject line (unit-Neuland Laboratories Limited):
   - Name of member;
   - Folio No./Client ID and DP-ID;
   - In case shares are held in Physical form- Scan Copy of Share Certificate;
   - Self-attested scanned copy of the PAN Card; and
   - Self-attested scanned copy of AADHAR Card
4. The record date for determining entitlement of members to the final dividend for the financial year ended March 31, 2023, if approved at the 39th AGM of the Company, is July 11, 2023.

Further, pursuant to Income Tax Act, 1961 ("the IT Act"), dividend income is taxable in the hands of the members and the Company is required to deduct tax at source ('TDS") from dividend paid to the members at prescribed rates in the IT Act. For the prescribed rates for various categories, conditions for Nil / preferential TDS and details / documents required thereof, members are requested to refer to the IT Act and notice of the 39th AGM. In general, to enable compliance with TDS requirements, members are requested to complete and/ or update their residential status, PAN, category as per the IT Act with their Depository or in case shares are held in physical form, with the Company by sending email to ir@neulandlabs.com.

In the event the Company is unable to pay the dividend to any member by electronic mode, due to non-registration of the electronic bank mandate, the Company shall dispatch the dividend warrant bankers' cheque/ demand draft to such member, as soon as possible.

For **Neuland Laboratories Limited**
Sd/-
Sarada Bhamidipati
Company Secretary

Place: Hyderabad
Date : 19-06-2023

AEGIS LOGISTICS LIMITED

CIN : L63090GJ1956PLC001033
Regd. Office : 502 Skylon, G.I.D.C., Char Rasta, Vapi 396 195, Dist. Valsad, Gujarat
Corp. Office : 1202, Tower B, Peninsula Business Park, G. K. Marg, Lower Parel (W), Mumbai - 400013 Tel.:+91 22 6666 3666 Fax : +91 22 6666 3777
E-mail : aegis@aegisindia.com **Website :** www.aegisindia.com

NOTICE OF 66TH ANNUAL GENERAL MEETING, RECORD DATE FOR FINAL DIVIDEND AND UPDATION OF SHAREHOLDER DETAILS

NOTICE is hereby given that pursuant to the applicable provisions of the Companies Act, 2013 and Rules made thereunder and applicable circulars of Ministry of Corporate Affairs and Securities and Exchange Board of India, the 66th Annual General Meeting **("AGM")** of Aegis Logistics Limited **("the Company")** will be held **on Friday, July 28, 2023 at 5:00 p.m. (IST) through Video Conference ("VC") or Other Audio Visual Means ("OAVM")** to transact the business that will be set forth in the Notice of AGM.

Further, kindly note that dividend as recommended by the Board of Directors of the Company at their Meeting held on 30th May, 2023 @ 125% i.e. Rs. 1.25 per share (face value of Re.1 each), if declared by the members at the ensuing AGM will be paid to those eligible members whose name appear on the Registrar of Members as on the Record Date i.e. **Friday, June 30, 2023.**

Kindly note that the said dividend, will be paid on or before Saturday, August 26, 2023 if declared by the Members, at the ensuing AGM. The Dividend will be subject to deduction of tax at source and will be paid electronically through various online transfer modes to those shareholders who have updated their Bank account details. In the event the Company is unable to pay dividend to any Members by electronic mode, due to non-updation of Bank account details, the Company shall dispatch the dividend warrants/drafts/cheques to such Member within the prescribed timelines. To avoid delay in receiving dividend, shareholders are requested to update their KYC with their depositories (where shares held in demat mode) and with the Company's Registrar and Transfer Agent (RTA) (where shares held in physical mode) to receive dividend directly into their Bank account on payout date.

The Notice of AGM along with the Annual Report 2022-23 will be sent in due course to the Members of the Company, electronically whose e-mail addresses are registered with the Company/Registrar & Transfer Agent ("RTA")/Depository Participants(s). Members may note that the Annual Report of the Company for the Financial Year 2022-23 along with the Notice of the AGM will also be available on the Company's website at www.aegisindia.com and on the website of the Stock Exchanges i.e. BSE Limited and The National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively. Members attending the meeting through VC/OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.

Members will have an opportunity to cast their vote electronically through remote e-voting (e-voting facility on the businesses that will be set out in the Notice convening the AGM of the Company) to be provided by the Company. The Company has engaged M/s. Link Intime India Private Limited ("LIIPL") to provide the facility of remote E-Voting to the members and facility of E-voting to the members participating in the AGM through VC/OAVM through LIIPL system. The manner of voting remotely for Members and instructions for attending the AGM through VC/OAVM will be provided in the Notice of the AGM.

Shareholders who wish to register their email address/KYC/ Bank account mandate to receive the Annual Report of the Company and e-voting details on e-mail and to receive the dividend electronically in your bank account may follow the below instructions-

Dematerialised holding	Register/update the email address and Bank account details in your demat account **on or before Friday, June 30, 2023** (Record date for determining entitlement of members eligible to receive Final dividend for the FY 2022-23), as per the process advised by your depository Participant.
Physical holding	Register/Update the details in prescribed Form ISR-1 and other relevant forms with Company's Registrar and Transfer Agent (RTA) M/s. Link Intime India Private Limited either by email to kyc@linkintime.co.in from the registered email id with the subject line as "KYC Updation - (Name of Company: Aegis Logistics Limited) - Folio No. : _____" or by In Person Verification (IPV) or by sending post to C-101, 247 Park, L BS Marg, Vikhroli (West), Mumbai-400083 on or before Friday, June 30, 2023 (Record date for determining entitlement of members eligible to receive Final dividend for the FY 2022-23). Members may download the prescribed forms and also refer SEBI Circular dated 16-03-2023 along with relevant Annexures from the Company's website at https://aegisindia.com/investor-information/#investor-downloads

Members may be aware that as per the Income Tax Act, 1961 ("the Act"), as amended by the Finance Act, 2020, dividends paid or distributed by a Company after April 1, 2020 shall be taxable in the hands of the shareholders. The Company shall therefore be required to deduct tax at source (TDS) at the time of making the payment of the Final Dividend, if declared at the AGM. In order to enable the Company to determine and deduct appropriate TDS / withholding tax rate, the communication will be forwarded along with AGM Notice to the Members whose e-mail IDs are registered with the Company/Depository. The said communication will be available on the Company's website. Members are requested to submit the required documents for tax exemption at e-mail ID aegisdivtax@linkintime.co.in with Subject "Tax Exemption related documents" or update the same by visiting the link https://linkintime.co.in/formsreg/submission-of-form-15g-15h.html on or before July 12, 2023 in order to enable the Company to determine and deduct appropriate TDS / withholding tax rate.

For Aegis Logistics Limited
Sd/-
Monica Gandhi
Company Secretary

Place : Mumbai
Date : 19th June, 2023

NOTICE

Declaration of Distribution (of Income & Capital) (previously Referred as Dividend) Under Axis Arbitrage Fund :

Axis Mutual Fund Trustee Limited, Trustee to Axis Mutual Fund ("the Fund") has approved the declaration of Distribution (of Income & Capital) (previously referred as dividend) under the Income Distribution cum Capital Withdrawal (IDCW) option(s) of following scheme, the particulars of which are as under:

Name of the Scheme/ Plan(s)	Quantum of IDCW (₹ per unit)#	Record Date*	Face Value (₹ per Unit)	NAV as on June 16, 2023 (₹ per unit)
Axis Arbitrage Fund - Regular Plan - IDCW Option	0.05	June 22, 2023	10	10.7026
Axis Arbitrage Fund - Direct Plan - IDCW Option	0.05			11.5516

As reduced by the amount of applicable statutory levy, if any.
*or the immediately following Business Day if that day is not a Business Day.

Pursuant to payment of IDCW, the NAV of the above stated IDCW option(s) of the scheme/plan(s) would fall to the extent of payout and statutory levy, if any.

The Distribution would be paid to the beneficial owners / unit holders whose names appear in the statement of beneficial owners maintained by the depositories under the said scheme/plan(s) at the close of business hours on the record date and to the unit holders holding units in physical form, whose names appear in the Register of unit holders maintained with Registrar and Transfer Agent under the IDCW option(s) of the scheme/plan(s) as at the close of the business hours on the record date.

Investors may kindly note that declaration of Distribution is subject to availability of distributable surplus on the record date/ ex-distribution date. In case the distributable surplus is less than the quantum of Distribution on the record date/ex-distribution date, the entire available distributable surplus in the aforesaid scheme/plan(s) will be declared as Distribution.

Investors are requested to kindly take note of the above.

For Axis Asset Management Company Limited
(CIN - U65991MH2009PLC189558)
(Investment Manager to Axis Mutual Fund)
Sd/-
Gop Kumar Bhaskaran
Managing Director & Chief Executive Officer

Place : Mumbai
Date : June 19, 2023
No. : 30/2023-24

Statutory Details: Axis Mutual Fund has been established as a Trust under the Indian Trusts Act, 1882, sponsored by Axis Bank Ltd. (liability restricted to ₹ 1 Lakh). **Trustee:** Axis Mutual Fund Trustee Limited **Investment Manager:** Axis Asset Management Company Limited (the AMC) **Risk Factors:** Axis Bank Ltd. is not liable or responsible for any loss or shortfall resulting from the operation of the schemes.

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

AXIS MUTUAL FUND

Axis House, First Floor, C2, Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai - 400 025, India.
TEL : (022) 4325-5161, FAX : (022) 4325-5199, EMAIL : customerservice@axismf.com, WEBSITE : www.axismf.com,
CONTACT NUMBER : 8108622211

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PYRAMID TECHNOPLAST LIMITED

Corporate Identity Number: U28129MH1997PLC112723

Our Company was originally incorporated as 'Pyramid Technoplast Private Limited' a private limited company under the Companies Act, 1956 at Mumbai, Maharashtra, pursuant to a certificate of incorporation dated December 30, 1997, issued by the Registrar of Companies, Maharashtra at Mumbai ("RoC"). Subsequently, the name of the Company was changed to 'Pyramid Technoplast Limited' upon conversion into public company, pursuant to shareholder's resolution dated February 10, 2023. and a fresh certificate of incorporation consequent to conversion was issued on March 29, 2023 by the Registrar of Companies, Mumbai. For further details on the changes in the name and registered office of our Company, see "History and Certain Corporate Matters" on page 214.

Registered Office: Office No.2, 2nd Floor, Shah Trade Centre, Rani Sati Marg, Near W.E. Highway, Malad (East), Mumbai 400 097, Maharashtra, India; **Tel:** +91 22 42761547, **Website:** www.pyramidtechnoplast.com; **Contact Person:** Chandrakant Joge, Company Secretary and Compliance Officer, **Email:** cs@pyramidtechnoplast.com.

ADDENDUM TO THE DRAFT RED HERRING PROSPECTUS DATED MARCH 29, 2023 (THE "DRAFT RED HERRING PROSPECTUS" OR THE "DRHP"): NOTICE TO INVESTORS (THE "ADDENDUM")
OUR PROMOTERS: BIJAYKUMAR AGARWAL, JAIPRAKASH AGARWAL, YASH SYNTHETICS PRIVATE LIMITED, CREDENCE FINANCIAL CONSULTANCY LLP, PUSHPA DEVI AGARWAL AND MADHU AGARWAL.

INITIAL PUBLIC OFFERING OF UP TO 92,20,000 EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH ("EQUITY SHARES") OF PYRAMID TECHNOPLAST LIMITED ("OUR COMPANY" OR THE "ISSUER") FOR CASH AT A PRICE OF ₹ [•] PER EQUITY SHARE (INCLUDING A PREMIUM OF ₹ [•] PER EQUITY SHARE) ("OFFER PRICE") AGGREGATING UP TO ₹ [•] LAKHS. THE OFFER COMPRISES FRESH ISSUE OF UP TO 55,00,000 EQUITY SHARES AGGREGATING UP TO ₹ [•] LAKHS ("FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO 37,20,000 EQUITY SHARES BY OUR SELLING SHAREHOLDER AGGREGATING UP TO ₹ [•] LAKHS (THE "SELLING SHAREHOLDER") (THE "OFFER FOR SALE", AND TOGETHER WITH THE FRESH ISSUE, THE "OFFER"). THE OFFER WILL CONSTITUTE [•] % OF OUR POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY. THE "OFFER FOR SALE"AND TOGETHER WITH THE FRESH OFFER, "THE OFFER"

This is with reference to the DRHP filed by the Company with the Securities Exchange Board of India ("SEBI") and the Stock Exchanges. Potential Bidders may note the following;

The Company has undertaken to include "Credence Financial Consultancy LLP", Pushpa Devi Agarwal and Madhu Agarwal presently forming part of the Promoter Group as one of the "Promoters". Accordingly, the DRHP including the sections titled "Definitions and Abbreviations", "Summary of the Offer Document", "Risk Factors" "Capital Structure", and "Our Promoters and Promoter Group", beginning on pages 4,23, 29, 70 and 183 of the DRHP shall stand updated accordingly.

Further, Mr. Sudhir Varma, Independent Director has resigned as a director of our Company with effect from June 1, 2023. Hence, his name, his details and all references connected to him shall be removed throughout the Draft Red Herring Prospectus.

The above additions are to be read in conjunction with the DRHP and accordingly their references in the DRHP stand amended pursuant to the Addendum to the DRHP. The information in the Addendum supplements the DRHP and updates the information in the DRHP, as applicable. However, please note that the Addendum does not reflect all the changes that have occurred between the date of filing of the DRHP and the date thereof, and the information included in the DRHP will be suitably updated, including to the extent stated in the Addendum to the DRHP, as may be applicable in the Red Herring Prospectus and the Prospectus, as and when filed with ROC, SEBI and the Stock Exchanges.

The Addendum is filed with SEBI and shall be made available on the website of SEBI at www.sebi.gov.in, on the websites of the Stock Exchanges i.e. NSE and BSE at www.nseindia.com and www.bseindia.com, respectively and the websites of Book Running Lead Managers ("BRLMs"), i.e. PNB Investment Services Limited and First Overseas Capital Limited at www.pnbisl.com and www.focl.in, respectively.

All capitalised terms used in the Addendum shall, unless specifically defines or unless the context otherwise requires, have the meaning ascribed to them in the DRHP.

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

The Equity Shares have not been and will not be registered, listed or otherwise qualified in any other jurisdiction outside India and may not be issued or sold, and Bids may not be made by persons in any such jurisdiction, except in compliance with the applicable laws of such jurisdiction.

On behalf of Pyramid Technoplast Limited
Sd/-
Bijaykumar Agarwal
Chairman and Managing Director

Place: Mumbai
Date: June 19, 2023

BOOK RUNNING LEAD MANAGERS

PNB INVESTMENT SERVICES LIMITED
PNB Pragati Towers, 2nd Floor, Plot No. C-9, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai – 400 051 Maharashtra, India
Tel: +91 22 2217 1700
E-mail: pyramid.ipo@pnbisl.com
Website: www.pnbisl.com
Contact Person: Menka Jha / Chinmay Gosavi.
Investor grievance e-mail: complaints@pnbisl.com
SEBI Registration No.: INM000011617

FIRST OVERSEAS CAPITAL LIMITED
1-2 Bhupen Chamber, Dalal Street, Fountain, Mumbai -400 001 Maharashtra, India
Tel: +91 22 4050 9999
E-mail: mala@focl.in / hemali@focl.in
Website: www.focl.in
Investor grievance e-mail: investorcomplaints@focl.in
Contact Person: Mala Soneji/ Hemali Solanki
SEBI Registration No.: INM000003671

REGISTRAR TO THE OFFER

BIGSHARE SERVICES PRIVATE LIMITED
Office No. S6-2, 6th Floor, Pinnacle Business Park, Next to Ahura Centre, Mahakali Caves Road, Andheri (East), Mumbai – 400 093. Maharashtra, India
Telephone: +91 22 6263 8200
Email: ipo@bigshareonline.com
Investor grievance email: investor@bigshareonline.com
Website: www.bigshareonline.com
Contact Person: Babu Raphael
SEBI Registration No.: INR000001385

Pyramid Technoplast Limited is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offer of its Equity Shares and has been filed the DRHP dated March 29, 2

Bombay HC stays RBI's master circular till Sept 11

OMKAR GOKHALE
Mumbai, June 19

THE BOMBAY HIGH Court on Monday stayed till September 11 the Reserve Bank of India (RBI) master circular that had permitted banks to declare any account as a fraud account without giving a hearing. In September, the HC will hear the petitions against the RBI decision under Reserve Bank of India (frauds classification and reporting by commercial banks and select FIs) Directions of 2016.

A division bench of Justice Gautam S Patel and Justice Neela K Gokhale was hearing a batch of petitions, including those filed by Jet Airways founder Naresh Goyal and his wife Anita Goyal, challenging the circulars stating that the RBI's decision was against the principle of natural justice.

The said circulars allowed banks to make full use of the Central Fraud Registry for timely identification, control, reporting and mitigation of risks associated with the fraud. As per the circular, once the bank classifies an account as fraud, it has to report the same to the Central Repository of Information on Large Credits platform to alert other banks.

Moreover, if a bank decides to classify the account as fraud straightaway, it has to report the fraud to RBI within 21 days and report the matter to any investigation agency.

The pleas claimed that based on the circular, no opportunity of being heard was given to borrowers before classifying their accounts as fraud accounts. Therefore, the banks would neither give hearing to borrowers nor give them copies of material relied on to take further action.

The bench was told that the Supreme Court had considered the issue in appeal against the Telangana High Court order. On March 27, the apex court upheld the Telangana HC order that set aside the RBI decision.

The SC had held that "principles of natural justice demand that the borrowers must be served a notice, given an opportunity to explain the conclusions of the forensic audit report, and be allowed to represent by the banks before their account is classified as fraud under the Master Directions on Frauds". It held that the "decision classifying the borrower's account as fraudulent must be made by a reasoned order" to save directions from the "vice of arbitrariness".

SBI it had filed a review plea against the SC order, which is yet to be heard.

LEGAL TANGLE



- Circulars allowed banks to make full use of the Central Fraud Registry for identification, control, reporting and mitigation of risks associated with fraud
- Pleas claimed no opportunity of being heard was given to borrowers before classifying their accounts as fraud

Oil falls on China growth uncertainty

NIA WILLIAMS & AHMAD GHADDAR
June 19

OIL PRICES FELL on Monday as questions over China's economy outweighed OPEC+ output cuts and the seventh straight drop in the number of oil and gas rigs operating in the United States.

Brent crude fell 54 cents, or 0.7%, to $76.07 a barrel by 1549 GMT while US West Texas Intermediate crude lost 64 cents, or 0.9%, to $71.14. Trading volumes were thin due to a US holiday. Both contracts ended last week with gains of more than 2%.

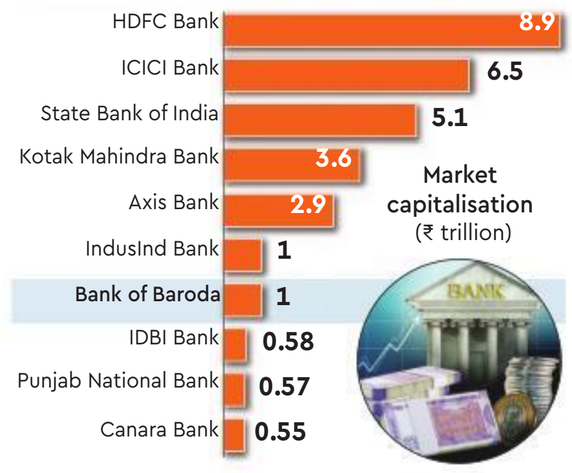
"(China's) economy is navigating through powerful headwinds," said PVM oil analyst Tamas Varga. The property market has not healed from last year's slump, and in May both retail sales and industrial output came in below expectation."

A number of large banks have cut their forecasts for China's 2023 growth in gross domestic product after May data last week showed the post-COVID recovery in the world's second-largest economy was faltering. —REUTERS

In a new feat, BoB hits ₹1-trillion valuation

BANK OF BARODA on Monday become the second public sector bank to hit the valuation of **₹1 trillion**, reports ***FE Bureau***. State Bank of India is the only other state-owned lender to hit the ₹1-trillion mark. Bank of Baroda's stock closed 3.2% higher at **₹194.15**, an all-time closing high.





Term deposits grow following withdrawal of ₹2,000 note

AJAY RAMANATHAN
Mumbai, June 19

THE RESERVE BANK of India's (RBI) recent move to withdraw ₹2,000 notes from circulation has led to a rise in term deposits, a report by the research team of State Bank of India (SBI) showed.

According to the report, total deposits of ₹3.3 trillion were added in the fortnight ended June 2. Of this, 81% were term deposits. In comparison, the average increase in deposits during the same fortnight in the last two years was around ₹1.5 trillion.

As much as 30% of these deposits will likely be utilised for loan payment.

"Interestingly, despite repayments getting front-loaded, credit growth continues to remain quite strong," the report said.

"The inflow of deposits would have got distributed across the banking system. This, in itself, would not drive down net interest margins for any single bank," Aashay Choksey, vice president and sector head, ICRA, said.

"Margin compression would largely be driven by the existing term deposit base that would get re-priced in the coming two-to-three quarters."

In addition to term deposits, current account savings account (CASA) deposits are also expected to increase by ₹1.5 trillion as a result of the note withdrawal.

The SBI report contends that consumption demand will likely be front-loaded by ₹55,000 as a result of the withdrawal of the high-value note. "The 'precision strike' by the RBI hits the right notes on multiple counts, taking pressure off substantially from near war-like quest for deposits from banking system while also smoothening the bias for higher interest rates going forward," the report said.

"Additionally, the move effectively anchors the surge in incremental C/D ratio, nearing pre-pandemic levels, by filling the coffers and keeping banks ready to meet funding needs from diverse sectors."

Bulk deposits are also witnessing traction as bank deposits have become favourite with corporates due to higher returns and safety

Bulk deposits are also witnessing traction as bank deposits have become a favourite alternative for corporates due to higher returns and safety. While the RBI move has boosted liquidity, experts believe the surplus is likely to be short-lived as corporates will withdraw this money to make tax payments.

"Bank deposits growth would tend to slow down with tax payments made by companies and hence the gap between incremental deposits and credit will moderate," Bank of Baroda chief economist Madan Sabnavis said in a note.

E-Rupi will also benefit as the absence of the high-value note will propel merchants to adopt the former.



- Total deposits of ₹3.3 trillion were added in the fortnight ended June 2. Of this, 81% were term deposits
- As much as 30% of these deposits will likely be utilised for loan payment

AFTER ADVANCE TAX PAYMENTS

Surplus liquidity drops to ₹1 trn

HITESH VYAS
Mumbai, June 19

THE SURPLUS LIQUIDITY in the banking system declined to ₹1.04 trillion on June 18 from ₹1.82 trillion on June 11 due to advance tax payments.

On June 16, the surplus liquidity, as reflected by the amount of money absorbed by the Reserve Bank of India (RBI), fell to ₹85,479 crore after the June 15 deadline for advance tax payout. The central bank's net average daily surplus liquidity absorption from the system was ₹1.62 trillion between June 11 and June 15. It dropped to ₹96,393 crore between June 16 and June 18, as per the RBI data.

"Liquidity in the banking system is the difference between incremental credit and deposits. The current fall in (surplus) liquidity is a case of deposits coming down because of advance tax payments," said Madan Sabnavis, chief economist, Bank of Baroda.

He said companies have drawn their deposits to pay advance tax.

Corporates or individuals are required to pay advance tax if their estimated tax liability, or the amount of tax to be paid, for the year is ₹10,000 or more. However, an individual not having any income from a business or profession is not liable to pay advance tax. The advance tax is paid in four different installments, with the first on June 15.

The recent finance ministry data showed that the net direct tax collections grew 11.18% to ₹3,79,760 crore till June 17 in the current financial year. This growth was boosted by the first instalment of advance tax payments.

SKF India Limited

CIN: L29130PN1961PLC213113
Reg. office: Chinchwad, Pune 411 033, Maharashtra, India
TEL: +91 (20) 6611 2500
Email-Id: investors@skf.com ; **Website:** https://www.skf.com/in

Information regarding 62nd Annual General Meeting ("AGM") of SKF India Limited and Record date for Dividend

In compliance with the general circular(s) issued by the Ministry of Corporate Affairs (MCA) dated April 8, 2020, April 13, 2020, May 05, 2020, January 13, 2021, December 8, 2021, May 5, 2022 and December 28, 2022 (collectively referred to as "MCA Circulars") and circular(s) issued by the Securities and Exchange Board of India (SEBI) dated May 12, 2020 read with January 15, 2021, May 13, 2022 and January 5, 2023 ("SEBI Circulars") the companies have been permitted the holding of Annual General Meeting (AGM) through Video Conferencing (VC)/ Other Audio Visual Means (OAVM), without the physical presence of the Members at a common venue. In compliance with these Circulars and the applicable provisions of the Companies Act, 2013 and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the AGM of the members of SKF India Limited **("the Company")** will be held on **Wednesday, 02nd August 2023 at 03.00 P.M (IST)** through VC / OAVM to transact the businesses that will be set forth in the Notice of the AGM. The physical presence of the members has been dispensed with for attending the meeting through VC/OAVM.

The Notice of the AGM along with the Annual Report 2022-23 will be send only by electronic mode to those Members whose email addresses are registered with the Company/Depositories in accordance with the aforesaid Circulars issued by MCA & SEBI. Members may note that the Notice of the AGM and Annual Report 2022-23 will also be available on the Company's website - **https://www.skf.com/in/investors,** website of the NSDL at - **www.evoting.nsdl.com** and, websites of the Stock Exchanges i.e., BSE Limited and National Stock Exchange of India Limited at - **www.bseindia.com** and **www.nseindia.com** respectively. No physical copies of Annual Report will be dispatched to the members. Members can attend and participate in the AGM through the VC / OAVM facility only and shall be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013. The detailed instructions for joining the AGM, manner of participating and voting in the AGM will be provided in the Notice of the AGM.

Notice is further given that pursuant to Regulation 42 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company has fixed **Thursday, June 29, 2023** as the **"Record Date"** for determining entitlement of members to Final Dividend for the financial year ended 31st March 2023, if approved by the Shareholders at the AGM.

Pursuant to Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company is providing remote e-voting facility ("Remote E-voting") and facility of e-voting system during the AGM ("E-voting") (collectively referred as "Electronic Voting") to all the eligible members as per applicable provisions of the Companies Act, 2013, SEBI Circulars and MCA Circulars on all the business items as would be set out in the Notice of AGM.

Detailed process for Electronic Voting will be provided in AGM Notice for Members who are holding shares in Physical Form or who have not registered their email address with the Company to cast their vote through Remote E-voting or though the E-voting system during meeting as per the process provided in AGM Notice.

The members who have not registered their email address with the Company/Depository and/or not updated their bank account for Electronic Clearing Services (ECS mandate for receipt of dividend), may follow below instructions:

Physical Holding	Register / update the details in prescribed Form – ISR 1 and other relevant documents with Registrar and Transfer Agents "TSR Consultants Private Limited" of the Company as required under (SEBI's Circular No. SEBI/HO/MIRSD/MIRSD_RTAMB/P/CIR/2021/655 dated November 21, 2021. Forms are available on website of Registrar and Transfer Agents and on website of the Company at **https://www.skf.com/in/investors/shareholder-information**
Demat Holding	Please contact your Depository Participant (DP) and register your email address and bank account details in your demat account, as per the process advised by your DP.

If email ID of the member is already registered with the Company/Depository Participant, the login details for E-voting will be sent on the registered email address of the member.

Payment of Dividend shall be made through electronic mode to the members who have registered their bank account details with the Company. In case, the Company is unable to pay the dividend to any shareholder by electronic mode due to non-registration of the bank account, the Company shall dispatch the dividend warrant/cheque to such shareholder in due course.

Pursuant to the Finance Act 2020, dividend income has been made taxable in the hands of shareholders w.e.f. April 1, 2020 and the Company is required to deduct tax at source ("TDS") from the amount of dividend payable to shareholders, at the prescribed rates. For the prescribed rates for various categories, the shareholders are requested to refer to the Finance Act, 2020 and amendments thereof. The shareholders are requested to update their Residential Status and PAN with the Company / Share Transfer Agent, M/s. TSR Consultants Private Limited (in case of shares held in physical mode) and with Depository Participants (in case of share held in demat mode).

For SKF India Limited
Ranjan Kumar
Company Secretary & Compliance Officer

Place: Pune
Date: 19th June 2023
Registered Office: Chinchwad, Pune 411033, Maharashtra, India

Nippon Life India Asset Management Limited

(CIN - L65910MH1995PLC220793)
Registered Office: 4th Floor, Tower A, Peninsula Business Park, Ganapatrao Kadam Marg, Lower Parel (W), Mumbai - 400 013. Tel No. +91 22 6808 7000 • Fax No. +91 22 6808 7097
Email: investorrelation@nipponindiaim.com • Website: https://mf.nipponindiaim.com

NOTICE OF 28TH ANNUAL GENERAL MEETING AND E-VOTING INFORMATION

Notice is hereby given that the 28th Annual General Meeting ('AGM') of the Members of Nippon Life India Asset Management Limited (the 'Company') is scheduled to be held on Wednesday, July 12, 2023 at 12:00 NOON (IST) through Video Conferencing ('VC') / Other Audio Visual Means ('OAVM') to transact the businesses, as set out in the Notice of the AGM only through e-voting facility. The Company has sent the Notice of AGM along with Annual Report for financial year 2022-23 on Monday, June 19, 2023, only through electronic mode to Members whose email addresses are registered with the Company / Depositories in accordance with circulars dated April 8, 2020, April 13, 2020, May 5, 2020 and subsequent circulars issued in this regard, the latest being dated December 28, 2022, issued by the Ministry of Corporate Affairs read with Circular dated January 5, 2023 and other applicable circulars issued in this regard, by the Securities and Exchange Board of India ('SEBI').

In compliance with the provisions of Section 108 of the Companies Act, 2013 (the "Act") read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended, from time to time and Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations") and the Secretarial Standards on General Meetings ('SS2') issued by the Institute of Companies Secretaries of India, the Members are provided with the facility to cast their votes on all resolutions set forth in the Notice of the AGM using electronic voting system (e-voting) provided by National Securities Depository Limited ('NSDL'). The voting rights of Members shall be in proportion to the equity shares held by them in the paid up equity share capital of the Company as on Wednesday, July 05, 2023 ('Cut-off date').

The Company is providing remote e-voting facility ('remote e-voting') to all its members to cast their votes on all resolutions which is set out in the Notice of the AGM. Members have the option to cast their votes on any of the resolutions using the remote e-voting facility or e-voting during the AGM. Detailed procedure for remote e-voting / e-voting during the AGM is provided in the Notice of the AGM. The remote e-voting period commences on Saturday, July 08, 2023 (9.00 a.m. IST) and ends on Tuesday, July 11, 2023 (5.00 p.m. IST). The remote e-voting module shall be disabled by the NSDL thereafter. The Members who have cast their votes by remote e-voting on the resolutions prior to the AGM may attend / participate in the AGM through VC / OAVM but shall not be entitled to cast their votes on such resolutions again.

Any person holding shares in physical form and non-individual shareholders, who acquires shares of the company and become a Member of the Company after sending of the Notice and holding shares as of the Cut-off date, may obtain the login ID and Password for casting his / her vote and for attending the AGM, by sending a request at evoting@nsdl.co.in. However, if he/ she is already registered with NSDL for remote e-voting then he / she can use his /her existing user ID and password for casting the vote.

Individual Shareholders holding securities in electronic mode and who acquires shares of the Company and become a member of the Company after sending of the notice and holding shares as of the Cut-off date may follow steps mentioned in the Notice of the AGM.

The Board of Directors have appointed Mr. Mukesh Siroya, of M/s M Siroya & Co., Company Secretaries (Membership No. FCS 5682) as a Scrutinizer to scrutinize the voting process in a fair and transparent manner.

For details relating to remote e-voting, please refer the Notice of AGM. In case of any queries relating to remote e-voting you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on.: 022 - 4886 7000 and 022 - 2499 7000 or send a request to Mr. Amit Vishal, Assistant Vice President- NSDL at evoting@nsdl.co.in. .

Members who need assistance before or during the AGM, can contact Ms. Pallavi Mhatre, Senior Manager - NSDL at evoting@nsdl.co.in or call on : 022 - 4886 7000 and 022 - 2499 7000 .

Helpdesk for Individual Shareholders holding securities in demat mode for any technical issues related to login through Depository i.e. NSDL and CDSL.

Login type	Helpdesk details
Securities held with NSDL	Please contact NSDL helpdesk by sending a request at evoting@nsdl.co.in or call at 022 - 4886 7000 and 022 - 2499 7000
Securities held with CDSL	Please contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no. 1800 22 55 33

The Annual Report including Notice of the AGM of the Company is available on the website of the Company at https://mf.nipponindiaim.com. The same can also be accessed from the websites of the Stock Exchanges i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com respectively and on the website of NSDL at www.evoting.nsdl.com.

For **Nippon Life India Asset Management Limited**
Sd/-
Nilufer Shekhawat
Company Secretary & Compliance Officer

Place : Mumbai
Date : June 19, 2023

CAMAC COMMERCIAL COMPANY LIMITED

(CIN: L70109DL1980PLC169318)
Regd Office: I[st] Floor, Express Building, 9-10, Bahadur Shah Zafar Marg, New Delhi - 110 002
Mobile No.: 7303495374, Email: camaccommercial@gmail.com
Website: www.camaccommercial.com

NOTICE OF 43RD ANNUAL GENERAL MEETING AND REMOTE E-VOTING INFORMATION

1. Notice is hereby given that 43rd Annual General Meeting ("AGM") of the members of the Company will be convened on Wednesday, July 12, 2023 at 11:00 A.M. IST through Video Conferencing ("VC") facility only without the physical presence of the members at a common venue to transact the business as set out in the notice of the 43rd AGM, in compliance with the applicable provisions of the Companies Act, 2013 and rules framed thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with General Circular No.20/2022 dated December 28, 2022 in continuation of General Circular 02/2022 dated May 05, 2022 issued by the Ministry of Corporate Affairs ("MCA Circulars") and Circular no. SEBI/HO/CFD/PoD-2/P/CIR/2023/4 dated January05, 2023 issued by the Securities and Exchange Board of India ("SEBI Circulars") (collectively referred as "relevant circulars").
2. In compliance with the relevant circulars, electronic copies of the Notice of AGM and Annual Report for the financial year 2022-23 have been sent to the members on June 19, 2023 whose email-IDs are registered with the depositories/Company as on June 09, 2023. This communication and the notice along with the Annual Report for 2022-23 are also available at Company's website: www.camaccommercial.com and CDSL's website:www.evotingindia.com.
3. The Register of Members and Share Transfers Books of the Company shall remain closed from July 06, 2023 to July 12, 2023 (both days inclusive) for the purpose of AGM.

REMOTE E-VOTING

4. In accordance with the provision of section 108 of the Companies Act, 2013 and Rule 20 of the Companies (Management & Administration) Rules, 2014, as amended and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, and Secretarial Standard on General Meetings issued by The Institute of Company Secretaries of India, the Company has availed services of Central Depository Services (India) Limited (CDSL) to provide e-voting facility to its members. The members may note below with respect to the remote e-voting services as availed by the Company:
   (i) The ordinary and special business, as set out in the Notice of the 43rd AGM, will be transacted through voting by electronic means;
   (ii) Date and time of commencement of remote e-voting: July 08, 2023 (9:00 A.M.);
   (iii) Date and time of end of remote e-voting: July 11, 2023 (5.00 P.M.);
   (iv) The cut-off date, for determining the eligibility to vote through remote e-voting or through e-voting system during the 43rd AGM is July 05, 2023;
   (v) Members may note that a) the remote e-voting module shall be disabled by CDSL after the aforesaid date and time for voting and once the vote on a resolution is cast by the Member, the Member shall not be allowed to change it subsequently; b) the Members who have cast their vote by remote e-voting prior to AGM may participate in the AGM through VC facility but shall not be entitled to cast their vote again through the e-voting system during AGM; c) the members participating in the AGM and who had not cast their vote by remote e-voting, shall be entitled to cast their vote through e-voting system during the AGM; d) a person whose name is recorded in the Register of Members as on the cut-off date only shall be entitled to avail the facility of remote e-voting, participating in the AGM through VC facility and e-voting during the AGM.
5. Any person, who has acquired shares and become a member of the Company after the dispatch of Notice of AGM but before the cut-off date i.e. July 05, 2023, may cast their vote by following the instructions for e-voting as provided in the Notice convening the AGM, which is available on the website of the Company and CDSL. However, if the person is already registered with CDSL for remote e-Voting then the existing user ID and password can be used to casting vote.
6. In case of any queries regarding remote e-voting from the e-Voting system, you may refer the frequently Asked Questions ("FAQs") and e-voting manual available at www.evotingindia.com under help section or write an email to helpdesk.evoting@cdslindia.com or contact Mr. Rakesh Dalvi, Designation: Senior Manager, Central Depository Services (India) Limited, Address : A Wing, 25th Floor, Marathon Futurex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call on 022-23058542/43 or toll free no. 1800 22 55 33.

For Camac Commercial Company Limited
Sd/-
Shakshi Mishra
Company Secretary

Date: June 19, 2023
Place: New Delhi

TATA CAPITAL FINANCIAL SERVICES LIMITED

TATA

Branch Add: 7th Floor, Videocon Tower, Block E-1, Jhandewalan Extension Rani Jhansi Road, New Delhi - 110055

DEMAND NOTICE

Under Section 13 (2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 ("Rules").

A Notice is hereby given that the following obligors/legal representatives/legal heirs **(BORROWERS)** have defaulted in the repayment of principal, along with interest and other charges, obtained from Tata Capital Financial Services Limited **(TCFSL)**. The below mentioned Loan Accounts have been classified as Non-Performing Assets, as per RBI guidelines pursuant to the default in repaying TCFSL's dues. TCFSL, through its Authorised Officer, in pursuance to the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 **(The Act)** has issued below mentioned Statutory **Demand Notices under Section 13 (2) of the Act** calling upon the Borrowers to discharge the said outstanding amount, along with future interests and costs, within 60 days of the notices, failing which the TCFSL shall exercise all or any of the rights detailed U/S 13(4) of the Act including enforcement of the security interest created by the Borrowers in favour of the TCFSL over the properties described below:

Loan Account No(s)	Name of Obligor(s)/Legal Heir(s)/ Legal Representative(S)	NPA Date	Outstanding Amount as per Demand Notice/ Date of Demand Notice
TCFLA03860 00011061659	**(1) Mr. Jitendra Singh, S/o. Mr. Ram Singh, (2) Mrs. Pravesh Singh alias Pravesh Raghav W/o. Mr. Jitendra Singh, Both R/o :** Flat No. A-1004, Chitrakoot Dham, C.G.H.S. Ltd., Plot No. 2, Sector 19, Dwarka, Delhi - 110075, **Also At:** 25 Sarvouday Nagar, Pilkhua Dehat, Ghaziabad , Pilkhauwa Post Office Uttar Pradesh - 245304, **(3) M/s. Jatin Brick Field ,** Flat No. 1543-44, Sector 5 Vasundhra, Ghaziabad (UP) 201012.	06.05.2023	**Rs. 2,29,00,806/- Dated 17.05.2023**
Details of Secured Assets - Flat no. A-1004, Chitrakoot Dham, C.G.H.S.Ltd., Plot No. 2, Sector 19, Dwarka, Delhi- 110075, area of property 123 Sq. Mtr. More particularly described in Conveyance Deed dated 07.03.2018 executed in favour of Mr. Jitendra Singh, duly registered in SR VII, vide Document No. 2925, Vol. 6651, Pages 156-158, Book No. 1, dated 07.03.2018			
TCFLA03860000109 51555 and TCFLA03860000109 51718	**1. Mr. Vivek Bhargava, S/o. Mr. Baldev Krishan Bhargava 2. Mrs. Shalini Bhargava, W/o. Vivek Bhargava, Both R/o.:** 265, SFS Flats, Rajouri Apartments, Mayapuri, Delhi - 110064	06.05.2023	**Rs. 66,57,248 /- Dated 22.05.2023**
Details of Secured Assets - HIG Flat No. 265, Ground Floor, CAT HIG, Rajouri Apartment, Near G.O.I Press, New Delhi 110064 more particularly described in Sale Deed dated 16.04.2006 executed in favour of Mr. Vivek Bhargava duly registered as Document No. 6878 in Book No. I, Volume No. 11499, Pages 20-25 registered on 16.04.2004., **Bounded As:** East : Other Flat, West : Other Flat, North : Road, South : Service Lane			
TCFLA03590000 10891119 and TCFLA03590000 11076396	**1. M/s. Zee Production House,** Shop No. 136, MP Mall, Pitampura, Delhi-110088, **2. Mrs. Dimple Bhasin, W/o Mr. Rajesh Bhasin 3. Mr. Rajesh Bhasin, S/o Mr. Ram Nath Bhasin 4. Ms. Monika Bhasin, All R/o.** H. No. 4/2 A, 1st Floor, Near MCD School, Vijay Nagar Double Storey, North West Delhi - 110009, **Also At:** Plot No. 12, 2nd Floor, Shani Mandir Road, Kalyan Vihar, Delhi-110009	06.05.2023	**Rs. 26,26,521/- Dated 11.05.2023**
Details of Secured Assets - Property No. 1, Unit No. 137, 1st Floor, without roof rights, M. P. Mall, Plot No. SU (I.S.C.), Block MIP, Pitampura, Delhi 110088, having covered area 111.66 Sq. Ft. More particularly described in Sale Deed dated 26.08.2019 executed in favour of Mrs. Dimple Bhasin duly registered as Doc. No. 13225, Book No. 1, Vol. 8639 on pages 174 to 191 registered on 30.08.2019.			
5608989	**1. Virender Kumar Alias Virender, 2. Roshni, Both R/o:** House No.: J-67, Sector- 10, Dlf Model Town, Tehsil Ballabgarh, Faridabad, Haryana-121006, **Also At:** House No.- 113, Sector- 2, Faridabad, Haryana- 121007, **Also At:** Booth No. 77, Huda Anaj Mandi, Ballabgarh, Haryana- 121007	10.05.2023	**Rs. 2,01,47,586/- dated 12.05.2023**
Details of Secured Assets - All that part & parcel of residential Plot No. 113, Admeasuring 450 Sq. Mtrs., situated at Sector 2, Urban Estate Faridabad, Tehsil Ballabgarh, District Faridabad, Haryana, more particularly described in the Sale Deed dated 11.08.2014, executed in favor of Virender., **Bounded As:** North : Plot No. 112, South : Plot No. 114 , East : Plot No. 104, West : Road			
8470762	**1. Anshu Arora, 2. Anil Arora, 3. Mrs Shashi Arora Alias Sashi Arora, All R/o.** H. No.1j/5a, Nit Faridabad, Haryana-121001 **4. M/s Rainbow Plywood & Laminates** Through Its Prop. H.No.1J/5A, NIT Faridabad, Haryana-121001	10.05.2023	**Rs. 55,58,338/- Dated 11.05.2023**
Details of Secured Assets - House No.1 J/5A, Rakba 114 Square Yards, Western Side, NIT Faridabad, Haryana-121001, more particularly described in Transfer Deed dated 13.04.2015, executed in favor of Anil Arora.			
8704555	**1. Shakeel Ahmed, 2. Huma Ahmad, Both R/o.:** D-1/59-60, 3rd Floor Front Side, Jeewan Park, Uttam Nagar, Delhi- 110059 **3. M/s. Oweais Creation, Through Its Proprietor,** D-1/59-60, 3rd Floor Front Side, Jeewan Park, Uttam Nagar, Delhi- 110059	10.05.2023	**Rs. 36,21,474/- Dated 12.05.2023**
Details of Secured Assets - Front side, 3rd Floor with roof rights, area measuring 100 Sq. Yards, "Said Floor" built on Southern Portion area measuring 200 Sq. Yards, "Said Portion" built on Plot No. 59 & 60, area measuring 500 Sq. Yards out of Khasra No. 16/25, Block D-1, situated in the Revenue State of Village Asalatpur Khadar, Colony known as Jeewan park, Uttam Nagar, Delhi- 110059, more particularly described in Sale Deed dated 27.11.2017, executed in favor of Huma Ahmed. **Bounded as:** East : Road 20 ft., West : Road 15 ft., North : Portion of Plot, South : Other's Plot			

With a view to ensure efficacious service of the abovementioned Demand Notices, we are hereby effecting service of the said Notices vide the public notice. The aforesaid Borrowers are hereby called upon U/S 13(2) of the Act to discharge the above mentioned liabilities within 60 days of this Notice failing which the TCFSL will be exercising all or any of the rights under Section 13(4) of the Act. Pertinently, the Borrowers are also put to notice that as per the terms of Section 13(13) of the Act, they shall not transfer by sale, lease or otherwise the aforesaid secured assets.

Sd/- Authorised Officer
Tata Capital Financial Services Limited

Place: Delhi, Date: 20/06/2023

Chola — Cholamandalam investment and Finance Company Limited

Enter a better life

Corporate Office: No.2, Dare House, 1st Floor, NSC Bose Road, Chennai – 600 001. **Branch Office:** 1st & 2nd Floor, Plot No.6, Main Pusa Road, Karol Bagh, New Delhi - 110 005 Contact No: Mr. Sudhir Tomar Mob No. 9818460101

SUB: Re-call of Auction Notice under Rule 8(6) dated 02.06.2023- Loan Account No. X0HEELD00001920826 & X0HEDHE00001273569

Account No. and Name of borrower, co- borrower, Mortgagors	Descriptions of the property /Properties
Loan Account No X0HEELD00001920826 & X0HEDHE00001273569) **1. ABHAY JAIN** A-13, JANGPURA EXTN, NEW DELHI-110014 **2. NIDHI JAIN** A-13, JANGPURA EXTN, NEW DELHI-110014 **3. M/S SHIKHAR AIR CONDITIONERS** F-251, FLATTED FACTORY COMPLEX, OKHLA PHASE-3, NEW DELHI-110020 **4. PANKAJ JAIN** A-13, JANGPURA EXTN, NEW DELHI-110014	FLAT NO. F-251 ON GROUND FLOOR ADMEASURING 44.6SQ.MTS, IN FLATTED FACTORY COMPLEX OKHLA-III, NEW DELHI-110020. BOUNDED AS:- EAST- F-249 WEST- F-253 NORTH – PASSAGE SOUTH- OPEN

It is hereby informed that the Auction Notice under Rule 8(6) issued on 02.06.2023 for the above loan account is hereby withdrawn. It is pertinent to mention that the same is being withdrawn without prejudice to the rights of Cholamandalam Investment and Finance Company Limited to issue fresh Auction Notice being a Secured Creditor under the SARFAESI ACT, 2002.

Sd/- Authorised Officer Cholamandalam Investment and Finance Company Limited

Place: DELHI, NCR Date : 20-06-2023

PRITI INTERNATIONAL LIMITED

PRITI

PLOT NO.F-43, BASNI IST PHASE, JODHPUR, RAJASTHAN- 342001 INDIA
PHONE: 91-291-2435699 Mobile: 91-9314225699
E-MAIL: g.d.lohiya@gmail.com CIN: L36994RJ2017PLC058454
https://www.pritihome.com

Form PAS-1

[Pursuant to section 27(1) and rule 7(2) of Companies (Prospectus and Allotment of Securities) Rules, 2014]

Advertisement giving details of notice of special resolution for varying the terms of any contract referred to in the prospectus or altering the objects for which the prospectus was issued

Corporate Identification Number (CIN): L36994RJ2017PLC058454
Name of the Company: PRITI INTERNATIONAL LIMITED
Registered office address: PLOT NO. F-43, BASNI IST PHASE, JODHPUR, RAJASTHAN- 342001

Public Notice

Notice is hereby given that by a resolution dated June 14, 2023, the Board has proposed to alter the object(s) for which the prospectus dated May 31, 2018 was issued in connection with public issue of 7,00,800 Equity shares of the Company at a price of INR 75/- per share aggregating to INR 5,25,60,000/-.

In pursuance of the said resolution, further notice is given that for approving the said Proposal, a special resolution is to be passed by Postal Ballot.

The details regarding such variation/alteration are as follows:

1) Particulars of the objects to be altered: The Unutilized Amount pertains to "Issue Related Expenses". The amount itself was not considered as a part of net issue proceeds, as stated in prospectus.

2) Particulars of the proposed alteration: Transfer of the Unutilized Amount of INR 30,05,000/- out of the total Issue Proceeds, from "Issue Related Expenses" to "Funding the working capital requirements" as provided in Prospectus dated May 31, 2018.

The Company will achieve its deviated objects by the end of Financial Year 2024 i.e. before March 31, 2024

3) Reasons/ justification for the variation: The Unutilized Amount pertains to "Issue Related Expenses". The amount itself was not considered as a part of net issue proceeds, as stated in prospectus.

The Company spent INR 50,00,000/- out of the total amount earmarked for the Issue Related Expenses viz. INR 80,05,000/-.

The Company with its Strategy saved the Issue related expenses amounting to INR 30,05,000/- which remained with it. The remaining amount is held in a Fixed Deposit with a Schedule Commercial Bank, as there will be no other expenses related to IPO by the Company.

The unutilized amount being the amount saved in IPO Related Expenses may be utilized by the Company in its day-to-day, working capital requirements to boost the business of Company and save interest costs, resulting into ultimate profitability of the Company.

Further, this is to confirm that the Company will not use any amount raised by it through prospectus for buying, trading or otherwise dealing in equity shares of any other listed company.

4) Effect of the proposed variation/alteration on the financial position of the company: The said alteration shall not have any major Financial Impact on the Earning and Cash Flow of the Company except saving of finance cost, if any.

5) Major Risk factors pertaining to the new Objects: There are no major Risk associated with the deviated objects.

6) Names of Directors who voted against the proposed alteration: None of the Directors voted against the resolution related to Variation in Objects for which prospectus was issued.

Any interested person may obtain the copy of the Special Resolution along with the Explanatory Statement free of charge at the Registered Office of the company or by way of Email by writing to its Company Secretary Ms. Rashi Shrimal at cs.pritiinternationalltd@gmail.com or visit the website of the Company viz. www.pritihome.com for a copy of the same.

By Order of the Board of Directors
For Priti International Limited
Sd/-
Rashi Shrimal
Company Secretary and Compliance Officer
Membership No.: A60070

Date: June 19, 2023
Place: Jodhpur

UNION BANK OF INDIA

Branch GURGAON MAIN
548/1, Dayanand Colony, New Railway Road, Gurgaon, Haryana-122001

POSSESSION NOTICE
(For immovable property)

ANNEXURE-I
[Rule - 8 (1)]

Whereas The undersigned being the authorised officer of Union Bank of India, **Gurgaon Main Branch 548/1 Dayanand colony New Railway Road Bhim Nagar Chowk Gurgaon** under the Securitisation and Reconstruction of Financial Assets and Enforcement Security Interest (Second) Act, 2002 (Act No. 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 a demand notice dated **29/07/2019** calling upon the borrower **Shri Mangli Ram Kataria, Shri Kuldeep Kataria, Shri Pradeep Kataria, Shri Umed Singh Kataria, Shri Sandeep Kataria, Shri Baljeet Kataria** to repay the amount mentioned in the notice being **Rs. 16,04,885 (Sixteen Lacs Four Thousand Eight Hundred and Eightyfive only)** and **interest /charges there on** within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read withrule 8 of the said rules on this **19th day of JUNE of the year 2023.**

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 Union Bank of India Gurgaon Main Branch for an amount Rs. Rs. 16,04,885 (Sixteen Lacs Four Thousand Eight Hundred and Eighty five only)** and interest thereon.

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

Description of Immovable Property

1. Property measuring 1 Biswa, 4 Biswansi, being 1/9th share in land of 11 Biswa (184 sq yards) comprised in khasra no. 1452/3, bearing municipal no. 1077/1, Dayanand colony Gurgaon

Bounded: On the North by Road, On the South by Other Property, On the East by M/s New Honda Care work shop, On the West by M/s Kakuli Medipoint

Date: 19.06.2023
Place : Gurgaon

Sd/-
Authorised Officer
UNION BANK OF INDIA

UPSIDA — कार्यालय महाप्रबन्धक, उ0प्र0 राज्य औद्योगिक विकास प्राधिकरण

ए-1/4, लखनपुर, कानपुर

ई–निविदा सूचना

एतद्द्वारा सूचित किया जाता है, कि विभिन्न औद्योगिक क्षेत्रों के अन्तर्गत विकास/अनुरक्षण/उच्चीकरण कार्यों हेतु सरकारी विभागों/सार्वजनिक उपक्रमों/निगमों/प्राधिकरणों/परिषदों/नगर निकायों में अर्ह 'ए' श्रेणी में पंजीकृत फर्मों/ठेकेदारों से ई–निविदायें आमंत्रित की जाती है, **जो दिनांक 21.06.2023 को** अपरान्ह 3.00 बजे से दिनांक 11.07.2023 को अपरान्ह 5.00 बजे तक अपलोड की जा सकती हैं, जिन्हें दिनांक 12.07.2023 को पूर्वान्ह 11.00 बजे खोला जायेगा। निविदादाताओं द्वारा केवल शपथ पत्रों की मूल प्रतियों निविदा खोलने की तिथि से दो कार्यदिवस के अन्दर कार्यालय में जमा की जा सकेंगी। ई–निविदा के माध्यम से आमंत्रित की जाने वाली निविदाओं का विवरण निम्नवत् है:–

क्रमांक	कार्य का नाम	कार्य की लागत रू0 (लाख में)
1	Maintenance/Upgradation of Roads at IA EPIP Kasna Distt. GB Nagar	286.28

नोटः– निविदादाता अपनी निविदाओं में समस्त कर एवं जी0एस0टी0 सहित दरें अंकित करें। अलग से कोई कर देय नहीं होगा।

निविदा सम्बन्धी विस्तृत जानकारी प्राधिकरण की website: www.onlineupsidc.com पर स्थित ई–लिंक एवं यूपीएलसी की website: http://etender.up.nic.in पर देखी जा सकती है। अन्य जानकारी हेतु कार्यालय के प्रबन्धक (सिविल) के मोबाइल नं0 9205691276 पर सम्पर्क किया जा सकता है।

महाप्रबन्धक
उ0प्र0रा0औ0वि0प्रा0, कानपुर

TATA CAPITAL FINANCIAL SERVICES LTD.

TATA

Branch Address: 7th Floor Videocon Tower, Jhandelwalan Extension, New Delhi -110055.

POSSESSION NOTICE (As per Appendix IV read with rule 8(1) of the Security Interest Enforcement Rules, 2002)

Whereas, the undersigned being the Authorized Officer of the **Tata Capital Financial Services Ltd.**, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a **Demand Notice Dated 21.06.2022** calling upon the Borrower & Co-Borrowers/Guarantors i.e. **(1) JAGAT SASMAL** 2599/04, 2ND FLOOR, BEADON PURA, KAROL BAGH, CENTRAL DELHI- 110005; **(2) MRS. CHANDANA SASMAL** 2599/04, 2ND FLOOR, BEADON PURA, KAROL BAGH, CENTRAL DELHI- 110005; and **(3) M/S. SUDHAR ENTERPRISES** 2599/04, 2ND FLOOR, BEADON PURA, KAROL BAGH, CENTRAL DELHI- 110005 to repay the amount mentioned in the Notice being **Rs.1,76,35,648/-** (Rupees One Crore Seventy Six Lakh Thirty Five Thousand Six Hundred Forty Eight Only) within 60 days from the date of receipt of the Notice.

The borrowers, having failed to repay the amount, notice is hereby given to the borrowers, in particular and the public, in general, that the undersigned has taken physical possession of the property described herein below in exercise of powers conferred on him under Section 13(4) of the said Act read with rule 8 of the said Rules on this **16th day of June, 2023.**

The borrowers, in particular, and the public, in general, are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Tata Capital Financial Services Ltd, for an amount of **Rs.1,76,35,648/-** (Rupees One Crore Seventy Six Lakh Thirty Five Thousand Six Hundred Forty Eight Only).

DESCRIPTION OF THE IMMOVABLE PROPERTIES

1. Shop Unit No. A, Measuring 92 Square Feet, Ground Floor Without Roof/Terrace Rights, Out of Khasra No.1384/26, Ward Number 16, Gali No. 4, Beadon Pura, Karol Bagh, New Delhi- 110005 More Particularly Described In Sale Deed, Executed In Favor of Mrs. Chandana Samsal.

2. Property No. 2599, Khasra No. 2205/1354/261 & First Floor Without Roof Right, Gali Number- 4, Beadon Pura, Karol Bagh, New Delhi- 110005 More Particularly Described In Sale Deed, Executed In Favor of Mr. Jagat Sasmal.

3. Property No. 2599, Khasra No. 2205/1354/261 & Second Floor Without Roof Right, Gali Number- 4, Beadon Pura, Karol Bagh, New Delhi- 110005 More Particularly Described In Sale Deed, Executed In Favor of Mrs. Chandana Samsal.

Dated: Delhi
Date : 16.06.2023

(Authorised Officer)
Tata Capital Financial Services Ltd.

PRITI INTERNATIONAL LIMITED

PRITI

PLOT NO.F-43, BASNI IST PHASE, JODHPUR, RAJASTHAN- 342001 INDIA
PHONE: 91-291-2435699 Mobile: 91-9314225699
E-MAIL: g.d.lohiya@gmail.com CIN: L36994RJ2017PLC058454
https://www.pritihome.com

POSTAL BALLOT NOTICE AND E-VOTING INFORMATION

Notice is hereby given that Priti International Limited ("Company") is seeking approval of the Members of the Company through Postal Ballot, only by way of remote electronic voting ("Remote E-Voting") on the following resolution (s) being special resolution(s):

Item No 1: Variation in the objects mentioned in the prospectus dated May 31, 2018, for utilization of issue proceeds.

Item No 2: Re-appointment of Mr. Goverdhan Das Lohiya (DIN: 07787326) as Whole Time Director of the Company

Item No 3: To advance any Loan, give any Guarantee or to provide any Security to Priti Innovations Private Limited under section 185.

In compliance with General Circulars No.14/2020 dated 8th April, 2020, and No.17/2020 dated 13th April, 2020, (including all the amendments and extensions thereto, the latest one being General Circulars No.10/2022 dated 28th December, 2022, and No. 11/2022 dated 28th December, 2022) issued by the Ministry of Corporate Affairs ("MCA Circulars"), the Postal Ballot Notice is being sent only by electronic mode to those members whose names appear on the Register of Members / List of Beneficial Owners as on Friday, 16 June, 2023 ("cut-off date") received from the Depositories and whose e-mail address is registered with the Company / Depositories. Physical copies of the Postal Ballot Notice, postal ballot forms and pre-paid business reply envelopes are not being sent to members for this Postal Ballot.

The Company has completed the dispatch of the Postal Ballot Notice to its Members on Monday, 19 June, 2023.

This Postal Ballot Notice is also available on the Company's website at www.pritihome.com, website of the National Stock Exchange of India Limited at www.nseindia.com, and on the website of NSDL at www.nsdl.com.

The Company has engaged the services of National Securities Depository Limited (NSDL) for the purpose of providing Remote E-Voting facility to all its members. The remote e-voting period commences from 9.00 a.m. (IST) on Tuesday, 20 June, 2023 and ends at 5.00 p.m. (IST) on Wednesday, 19 July, 2023. The e-voting module shall be disabled thereafter. Once the vote on a resolution is cast by a member, he or she will not be allowed to change it subsequently.

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 a resolution is cast, the Member will not be able to change it subsequently. Please note that communication of assent or dissent of the Members would only take place through the remote e-voting system. Only those Members whose names are recorded in the Register of Members of the Company or in the Register of Beneficial Owners maintained by the Depositories as on the Cut-off date will be entitled to cast their votes by remote e-voting. Any person who is not a member as on the cut-off date should treat this notice for information purpose only.

The manner of voting by (i) individual shareholders holding shares of the Company in demat mode, (ii) Shareholders other than individuals holding shares of the Company in demat mode, (iii) Shareholders holding shares of the Company in physical mode, and (iv) Shareholders who have not registered their e-mail address, is explained in the instructions given in the notice sent to members.

To facilitate Members to receive this Notice electronically, the Company has made arrangements for registration of e-mail addresses in terms of the MCA Circulars. (i) For Members holding shares in physical form, please send scan copy of a signed request letter mentioning your folio number, complete address, email address to be registered along with scanned self-attested copy of the PAN and any document (such as Driving License, Passport, Bank Statement, AADHAR) supporting the registered address of the Member, by email to the Company's email address at cs.pritiinternationalltd@gmail.com or at RTA's e-mail address at investor@bigshareonline.com. (ii) For the Members holding shares in demat form, please update your email address through your respective Depository Participant/s.

Members are requested to carefully read all the Notes set out in the Postal Ballot Notice and in particular, instructions for casting vote through Remote E-Voting.

The Members are requested to register their E-Mail address by following the procedure prescribed in the Postal Ballot Notice.

In case of any queries, members are requested to write an email to investor@bigshareonline.com or may write to Bigshare Services Private Limited, Office No S6-2, 6th floor Pinnacle Business Park, Next to Ahura Centre, Mahakali Caves Road, Andheri (East) Mumbai - 400093, Maharashtra; and for any queries, grievances or issues related to e-voting, members may refer to the Frequently Asked Questions and e-voting manual available at www.evoting.nsdl.com, under help section or write an email to Mr. Abhijeet Gunjal at evoting@nsdl.co.in or contact at 1800 1020 990 and 1800 22 44 30.

Alternatively, members may send their query or grievance related to the Postal Ballot and E-Voting process to Ms. Rashi Shrimal, Company Secretary and Compliance Officer, by way of e-mail id on cs.pritiinternationalltd@gmail.com by mentioning his/her Folio / DP ID and Client ID No. or by way of call on 0291-2435699

The Board has appointed FCA Lucky Nanwani (Membership No. 429997), Chartered Accountant in practice, Partner of S B L and Co LLP, Chartered Accountants (FRN: 0010699C/C400032) Jodhpur, as the Scrutinizer for conducting the postal ballot through the remote e-voting process in a fair and transparent manner.

The Scrutinizer will submit his report to the Chairman of the Company or any person authorized by him, after the completion of the scrutiny of the votes cast electronically. The result of the postal ballot through e-voting process shall be announced at the Registered Office of the Company, on or before Friday, 21 July, 2023. The result along with the Scrutinizer's report would be displayed at the Registered Office of the Company, intimated to NSDL and National Stock Exchange of India Limited displayed on the Company's website www.pritihome.com along with the Scrutinizer's report.

By Order of the Board of Directors
For Priti International Limited
Sd/-
Rashi Shrimal
Company Secretary and Compliance Officer
Membership No.: A60070

Date: June 19, 2023
Place: Jodhpur

FORM URC-2

Notice of about registration under Part I of Chapter XXI)

[Pursuant to section 374(b) of the Companies Act 2013 and rule 4(1) of Companies (Authorized to Register) Rules, 2014]

1. Notice is hereby given that in pursuance of Section 366(2) of the Companies Act, 2013, an application has been made to the Registrar at New Delhi that an LLP may be registered under Part I of Chapter XXI of the Companies Act, 2013, as a company limited by shares.

2. The principal objects of the company are as follows:

The business of the Global Healthfit Retail India LLP shall be to lay out, Manufacture, Trading, Import, Export, Retail Sale of Dietry Food Supplement products and Sport Nutritional Food Products in Online and Offline Mode any other work of any kind whatsoever and for such purpose to prepare estimates, designs, plants specifications, or models and do such other or any act that may be requisite thereof. Further to provide consultancy and advisory services in above mentioned areas of activities.

3. A copy of the draft Memorandum and Article of Association of the proposed company may be inspected at the office at 134/D2 First Floor, Taimoor Nagar, Near New Friends, New Delhi – 110025.

4. Notice is hereby given that any person objecting to this application may communicate their objection in writing to the Registrar of Companies at 4th Floor, IFCI Tower, 61, Nehru Place, New Delhi - 110019, within 21 days from the date of publication of this notice, with a copy to the company at its registered office.

Date : 19-06-2023

Amit Kumar
(Designated Partner)

HDFC — HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED.

WITH YOU, RIGHT THROUGH

Regd. Office : Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai – 400020.
CIN : L70100MH1977PLC019916

NOTICE FOR INVITATION OF EXPRESSION OF INTEREST AND SALE OF FINANCIAL ASSETS UNDER SWISS CHALLENGE METHOD

Housing Development Finance Corporation Limited (HDFC) invites counter bids from all eligible Asset Reconstruction Companies and Permitted Transferees ("Party" or "Parties") for sale/assignment of certain Non-Performing Assets (NPA) under the extant Reserve Bank of India (RBI) guidelines.

The said NPA accounts are being offered for sale on "Cash Basis" and on 'as is where is', 'as is what is', 'whatever there is' and 'no recourse' basis under "Swiss Challenge Method", based on an existing offer (Base Bid) in hand, who will have the right to match the highest counter bid, if any.

The Anchor/Base Bid for the proposed transaction of two entities is Rs. 311 crores. The interested parties shall submit their Counter Bid over and above Rs. 327 crores (5% mark-up over and above the Base Bid).

The interested Parties having adequate financial capabilities shall submit Expression of Interest (EOI) along with the Non-Disclosure Agreement (NDA) on or before 22nd June 2023 by 2PM.

The last date for submission of counter bid along with Earnest Money Deposit of Rs. 10 crores is 26th June 2023 by 4PM.

In the event no EOI is received within the timelines mentioned above, HDFC shall have right to proceed with the sale of NPAs at the Base Bid, subject to the applicable regulations/guidelines of RBI and final approval by the competent authority of HDFC.

Detailed Terms and Conditions of the process are mentioned in the Process Document, which can be obtained by the Party/Parties from the following officials of HDFC:

Sr. No.	Name of the Official
1.	Mr. Aju Ashok M : 9971380421
2.	Mr. Hemant Mokashi M : 9833773131, Tel. :022-66316437

Date : 19th June, 2023
Place: Delhi

For Housing Development Finance Corporation Limited
Sd/-
Authorised Signatory

केनरा बैंक Canara Bank

(भारत सरकार का उपक्रम) (A Govt. of India Undertaking)

सिंडिकेट Syndicate

Scholars Home, Dehradun-248009

POSSESSION NOTICE (For Immovable Property)

Whereas, The undersigned being the Authorized Officer of the Canara Bank under the Securitisation and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under Section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, (Act 54 2002), issued demand notice/s on the dates mentioned against each account calling upon the respective Borrowers/Guarantors/Mortgagors to repay the amount as mentioned against each account within 60 days from the date of notice(s)/ date of receipt of the said notice(s).The Borrowers/Guarantors/Mortgagors having failed to repay the amount, notice is hereby given to the Borrowers/Guarantors/Mortgagors and the public in general that the undersigned has taken possession of the property/ies described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002 on the dates mentioned against each property. The Borrowers/Guarantors/Mortgagors 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 Canara Bank for the amounts and interest thereon. The Borrowers/Guarantors/Mortgagors 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 Branch/Borrower/ Guarantor	Description of Mortgaged Immovable Property	Date of Demand Notice	Date of possession notice affixed	Amount outstanding as on the date of demand notice
1.	**Borrower :** Smt. SHARDA SHARMA, **2-M/S** SHARDA SHARMA, **PROP:**, Smt. SHARDA SHARMA, W/o Sh. DINESH SHARMA, **Add:-** RAMPRASHTH ENCLAVE, BADRIPUR, DEHRADUN, UTTARAKHAND	RESIDENTIAL PROPERTY: All that single Storeyed Residential Property Constructed over the land, khata khatauni no 03107, (1417-1422 fasli) bearing khasra no 1044, (old khasra no 113 min) area 206.31 sq mtrs, having covered area on ground floor 110.02 sq mtrs situated at mauza Ajabpur Kalan, Pargana pachwadoon, Distt.- Dehradun. **Boundaries: East-** Land of Sh. Uniyal, Side Measuring 60 ft, **West-** Land of Sh. Ram Ratan, Side Measuring 60 ft, **North-** 20 ft wide road, Side Measuring 37 ft, **South-**Gool, Side Measuring 37 ft	**22.12.2021**	**14.06.2023**	**Rs. 37,13,008.19 with further + Other Charges interest accrued till the date of realization**

Date: 19.06.2023 **Place: Dehradun** **Authorised Officer, Canara Bank**

SHIVALIK SMALL FINANCE BANK LTD.

Registered Office at: - Shivalik Small Finance Bank Ltd.501, Salcon Aurum, Jasola district Centre, New Delhi, South Delhi, Delhi -110025 & Branch Office at Shivalik Small Finance Bank Ltd, Sector 18, Uttar Pradesh, 201014

PUBLIC NOTICE FOR AUCTION CUM SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

Appendix – IV-A [See Proviso to rule 8 (6)]

Open 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 physical possession of which has been taken by the Authorised Officer of Shivalik Small Finance Bank Ltd., the Secured Creditor, will be sold on **" As is Where is", As is What is" and Whatever there is"** on **21st July 2023**, for recovery of **Rs.13,20,659.21/-(Rupees Thirteen Lakhs Twenty Thousand Six Hundred Fifty Nine and Paise Twenty One Only) As on 16.11.2017** plus interest & charges thereafter due to the Shivalik Small Finance Bank Ltd. secured creditor from **1. Mr. Vinod Mishra (Borrower) S/o Sh. Madhubani Mishra R/o- 250, Village Saurkha, Jahidabad, Noida Distt. Gautam Budh Nagar, Uttar Pradesh 201304 , 2. Mrs. Ranju Mishra (Co-Borrower/Mortgagor)W/o Sh. Vinod Mishra R/o- 250, Village Saurkha, Jahidabad Noida Distt. Gautam Budh Nagar, Uttar Pradesh 201304, 3. Mr. Bobi (Guarantor) R/o- H. No. 307, Village Saurkha, Jahidabad Noida Distt. Gautam Budh Nagar Uttar Pradesh 201304 , 4. Mr. Ramesh (Guarantor) R/o H.No. 1024, Saurkha, Jahidabad Noida PS Sec 49, Gautam Budh Nagar Uttar Pradesh 201304.**

The reserve price will be **Rs.13,10,000/-(Rupees Thirteen Lakhs Ten Thousand Only)** and the earnest money deposit will be 10% of Bid Amount i.e., **Rs. 1,31,000/- (Rupees One Lakh Thirty One Thousand Only)** the latter amount to be deposited with the Bank on or before 21st July 2023 by 5 PM. particulars of which are given below: -

Name of the Borrower(s) / Guarantor(s)	Demand Notice Date and Outstanding Amount as per Demand Notice	Description of the Immovable properties	Reserve Price	Earnest Money Deposit (EMD)
1. Mr. Vinod Mishra (Borrower) S/o Sh. Madhubani Mishra R/o- 250, Village Saurkha, Jahidabad, Noida Distt. Gautam Budh Nagar, Uttar Pradesh 201304. **2. Mrs. Ranju Mishra (Co-Borrower/Mortgagor)** W/o Sh. Vinod Mishra R/o- 250, Village Saurkha, Jahidabad Noida Distt. Gautam Budh Nagar, Uttar Pradesh 201304. **3. Mr. Bobi (Guarantor)** R/o- H. No. 307, Village Saurkha, Jahidabad Noida Distt. Gautam Budh Nagar Uttar Pradesh 201304 **4. Mr. Ramesh (Guarantor)** R/o H.No. 1024, Saurkha, Jahidabad Noida PS Sec 49, Gautam Budh Nagar Uttar Pradesh 201304. **Loan Account No. (100741012017)**	16.11.2017 Rs.13,20,659.21/- (Rupees Thirteen Lakhs Twenty Thousand Six Hundred Fifty Nine and Paise Twenty One Only)	All the piece and parcel of the immovable properties bearing address- Residential Property Measuring 50 Sq. Yards, Situated at Khasra No. 850, Village Saurkha, Jhadidabad, Pargana & Tehsil Dadri, District Guatam Budh Nagar Registered in Revenue records of Bahi No-.1, Jild No- 3190, Page No.17/23, Serial No.2987, Dated 01.05.2012, Property registered in the name of Mrs. Ranju Mishra W/o Sh. Vinod Mishra	Rs. 13,10,000/- (Rupees Thirteen Lakhs Ten Thousand Only)	10% of Reserve Price i.e Rs. 1,31,000/- (Rupees One Lakh Thirty One Thousand Only)

Date of Inspection of Immovable properties: 19th July 2023.....1100 hrs –

MAHINDRA RURAL HOUSING FINANCE LTD.

POSSESSION NOTICE

Corporate Office:- Mahindra Rural Housing Finance Ltd. Sadhana House, 2nd Floor, 570, P.B. Marg Worli, Mumbai 400 018 India, Tel: +91 22 66523500 Fax: +91 22 24972741
RO Office/Lucknow Branch Address: 2nd floor, Ashoka Raj Tower, Plot no. CP-162, Sector D-1, LDA Colony, Near Power House Choraha, Aashiyana, Lucknow, UP-226012
Kanpur Branch Office: 501-211, 5Th Floor, Civil Line Kan Chamber, Near kangaru kids School, Kanpur - 208001

(For Immovable Property) (Under Rule 8(1) of the Security Interest (Enforcement) Rules, 2002)

Whereas, the undersigned being the authorized officer of M/s Mahindra Rural Housing Finance Ltd, (hereinafter referred to as "MRHFL"), Having its registered office at **Lucknow** and Branch Office **KANPUR, LUCKNOW** under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002), and in exercise of powers conferred under Section 13 (12) read with Rule 3 of Security Interest (Enforcement) Rules, 2002 issued Demand Notice under Section 13(2) of the said Act calling upon you being the borrowers (names and addresses mentioned below) to repay the amount mentioned in the said notice being within 60 days from the date of receipt of the said notice.

The borrower mentioned herein above having failed to repay the amount, notice is hereby given to the borrowers mentioned herein above and to the public in general that undersigned has taken **Physical possession** of the property described herein below in exercise of powers conferred on me under sub section (4) of section 13 of the Act read with the Rule 8 of the Security Interest (Enforcement) Rules, 2002

The borrowers mentioned herein 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 M/s Mahindra Rural Housing Finance Ltd, for an amount and interest thereon.

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

S. N.	Name of the Borrower (s) / Guarantor(s)	Description of Secured Asset (Immovable Property)	Demand Notice Date and Amount	Date of Physical Possession
1.	**(LC No: 786886 KANPUR Branch)** **REENA VERMA** (Borrower) **SURESH CHANDRA VERMA** (Co-Borrower) **At:** E-300 Gunjan Vihar, Barra, Kanpur, UP - 208027	1/2 SOUTHERN PART OF H.NO.76C (1), KARRAHI, KANPUR NAGAR, UP-208021.. Boundaries : East : House of Bajpai Ji, West: 3.66 Meter wide Road, North: Part of House of Gangaram, South : House of Krishna Kishore Bajpai	26/12/2022 Rs. 1153648/-	14-06-23 Symbolic Possession
2.	**(LC No: 541285 LUCKNOW Branch)** **MOHAMADD HASEEN** (Borrower) **SABA HASEEN** (Co-Borrower) **At:** H.N. 384/149, Sabik Bhadeva, Rajendra Nagar, Lucknow, up 226004	PLOT NO-346/148, MEHANDI GANJ WARD - BHAVANI GANJ LUCKNOW – 226004.. Boundaries : East : House Munna, West: House Rajjak Chaudhary, North: House Gori Muni, South : Rasta 10' Wide & House Junaid	19/10/2022 Rs. 1848252/-	15-06-23 Symbolic Possession
3.	**(LC No: 370338 LUCKNOW Branch)** **ANIL KUMAR GUPTA** (Borrower) **RAJAN GUPTA** (Co-Borrower) **MITHLESH GUPTA** **MONI GUPTA** **At:** 2 Yash Nagar, Rahimnagar Padhiyana, Lucknow, UP - 226010	PLOT NO.30 VILL-RAHIM NAGAR DUDALI KHA.NO. 320 WAED FAIZULAGANJ LUCKNOW.. Boundaries : East : 15 Ft Road, West: Plot No. 24, North: Plot of Ashok, South : 20 Ft Road	20/01/2023 Rs. 1274367/-	15-06-23 Symbolic Possession

Place: Lucknow / Kanpur
Date : 20/06/2023

Authorised Officer,
Mahindra Rural Housing Finance Ltd.

PUNJAB & SIND BANK

(A Govt. of India Undertaking)

BRANCH OFFICE : MODEL TOWN, LUDHIANA

[RULE 8 (1)] POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)

Whereas the Undersigned being **"Authorized Officer"** of **Punjab & Sind Bank,** Under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 in Exercise of power conferred under section 13(12) read with rule 9 of security interest (Enforcement) Rules, 2002. Issued a **demand notice** under Section 13(2) of SARFAESI Act 2002 calling upon the following Borrower(s)/ Guarantor(s) to repay the amount mentioned in notice within 60 days of the date of receipt of the said notice.

The Borrower(s)/Guarantor(s) having failed to repay the amount notice is hereby given to the borrower(s)/Guarantor(s) and the public in general that the undersigned has taken **Symbolic possession** of the property described here below in Exercise of the power conferred on him/ her under section 13(4) of said ACT read with rule 8 of the said rules.

The Borrower(s)/Guarantor(s) in particular & the public in general is hereby cautioned not to deal with the said property and dealing with the property will be subject to the charge of the **Punjab & Sind Bank, Model Town, Ludhiana,** for an amount mentioned herein below, besides interest and other charges/expenses against calling account.

The Borrower(s)/ Guarantor(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 asset(s).

Name of the Borrower(s)/Guarantor(s)	Description of Immovable Property	Date of Demand Notice	Date of Possession	Amount as per Demand Notice
Borrowers : M/s Makkar Steels Pvt. Ltd. Address : 1. 408-R, Model Town Ludhiana-141012. **Address : 2.** Near Baba Zaherbali, Lakhowal Gaddowal Road, Kohara, Ludhiana. **Address : 3.** Street No. 2, Amarpur, Daba Giaspuri Road, Ludhiana-141003. **2. Sh. Ajay Kumar** S/o Sh. Ravinder Pal, **Address : 1.** 408-R, Model Town Ludhiana-141012. **Address : 2.** House No. D-10, Le Palm Apartment, Basant City, Pakhowal Road, Ludhiana-142022. **3. Sh. Sudanshu Jindal** S/o SH. Ajay Kumar Jindal, **Address : 1.** 408-R, Model Town Ludhiana-141012. **Address : 2.** House No. D-10, Le Palm Apartment, Basant City, Pakhowal Road, Ludhiana-142022. **4. Smt. Renu Jindal** W/o Sh. Ajay Kumar Jindal, **Address : 1.** 408-R, Model Town Ludhiana-141012. **Address : 2.** House No. D-10, Le Palm Apartment, Basant City, Pakhowal Road, Ludhiana-142022.	Immovable Property measuring 9 Kanals comprised in Khasra No. 43//7/2/2-8/2-12/2-13/1 -14/1-17/2-18-19-20/1, Khata No. 194/208, Jamabandi year 2006-07, Situated at Wakia Village Lakhowal, Hadbast No. 190, Tehsil & District Ludhiana, Registered with Sub Registrar, Ludhiana vide vasika No. 13610 dated 11.12.2009 in the name of addressee No. 1 i.e. M/s Makkar Steels Private Limited.	28.03.2023	17.06.2023	Rs. 2,04,78,967.52 (Rs. Two Crore Four Lacs Seventy Eight Thousand Nine Hundred Sixty Seven & paisa Fifty Two Only) as on 28.02.2023 plus further interest and other charges accrued thereon.

Date : 19.06.2023 Place: Ludhiana Authorised Officer

DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 2)

1st Floor SCO 33-34-35 Sector-17A, Chandigarh
(Additional space allotted on 3rd & 4th Floor also)

DEMAND NOTICE

NOTICE UNDER SECTIONS 25 TO 28 OF THE RECOVERY OF DEBTS & BANKRUPTCY ACT, 1993 ANID RULE 2 OF SECOND SCHEDULE TO THE INCOMETAX ACT, 1961.

RC/191/2022

CANARA BANK VS M/S PR TEXTILES

To,

(CD 1) M/s Pr Textiles Through Its Proprietor Shri Neeraj Son Of Shri Ashok Kumar, Plot No. 628, HSIDC, Phase II, Barhi, Sonepat Haryana. Sonipat,-0

(CD 2) Shri Neeraj S/o Shri Ashok Kumar Resident Of VPO Tharu, District Sonepat Haryana.

Also At: Shri Neeraj Son Of Shri Ashok Kumar

Also At: Resident Of Shri Ram Marg Opposite Indo Farm House Sector-25, Parts -2, Sonepat Haryana.

This is to notify that as per the Recovery Certificate issued in pursuance of orders passed by the Presiding Officer, **DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 2)** in **OA/999/2020** an amount of **Rs 5021500.08** (Rupees Fifty Lakhs Twenty One Thousands Five Hundred And Paise Eight Only) along with pendentellite and future interest @ 10% Compound Interest Yearly w.e.f. **01/10/2020** till realization and costs of **Rs 53000** (Rupees Fifty Three Thousands Only) has become due against you (Jointly and severally/ Fully/Limited).

2. You are hereby directed to pay the above sum within 15 days of the receipts of the notice, failing which the recovery shall be made in accordance with the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 and Rules there under.

3. You are hereby ordered to declare on an affidavit the particulars of yours assets on or before the next date of hearing.

4. You are hereby ordered to appear before the undersigned on **22/06/2023** at **10:30 a.m.** for further proceedings.

5. In addition to the sum aforesaid, you will also be liable to pay:

(a) Such interests as is payable for the period commencing immediately after this notice of the certificate / execution proceedings.

(b) All costs, charges and expenses incurred in respect of the service of this notice and warrants and other processes and all other proceedings taken for recovering the amount due.

Given under my hand and the seal of the Tribunal, on this date: 17/05/2023

CANARA BANK
BRANCHES AT SECTOR 14 SONEPAT, HARYANA

You are directed that the payment made, if any, by the Certificate Debtor(s) be credited to the consolidated account of all debts due in this case from the Certificate Debtor(s) and the Recovery Officer kept posted with the payment position regularly.

The consolidated account so maintained will be subject to the verification of the Recovery Officer. You are further directed to submit an up to date statement of the total claim in respect of the above matter and full details of property particulars wherefrom the recovery of the debt is to be made.

Note : Strike out whichever is not applicable.

For All Advertisement Booking
Call : 0120-6651214

बैंक ऑफ़ इंडिया BOI Bank of India

Bank of India, Zonal office:1st Floor, Awasthi Complex, Near DM Chouraha, Hardoi-241001 (UP), Phone No.05852-297603

E-Auction Notice

Sale notice for sale of immovable properties APPENDIX-IV-A Under the provisions of Rule 8(6)

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 given to the Public in general and in particular to the borrower(s) and Guarantors(s) that the below described immovable properties mortgaged/charged to Bank of India the Physical possession of which has been taken by the Authorized Officer of Bank of India will be sold on "As is where is" "As is what is" and "Whatever there is" basis.

The last date for submission of EMD/Documents is 24.07.2023, 04:00 PM
Date and Time of E-Auction 25.07.2023, (11:00 AM to 04:00 PM)

Sl No.	Name & Address of the Borrower/ Guarantor/Amount Outstanding	Description of the Immovable Property	Reserve Price (RP) / Earnest Money (EMD) (₹)
Branch: Sandila			
1	**Borrower: M/s Hifza Traders & Manufacturing,** Add. Rampur Ashu, Sheetala Mandir, Post Sandila, District-Hardoi-241204 (U.P.). Proprietor: Mr. Sahabuddin S/o Dilshad Ali, Add. Nichla Ashraf Tola, Barauni, Sandila, District-Hardoi-241204 (U.P.). **Demand Notice Dated: 14.07.2021, Amount:** ₹ **23,91,252.87** + Interest + other expenses.	Land & Building situated at Part of Gata No. 188Ka, Vill.-Rampur Aasun, Pargana & Tehsil Sandila, Distt. Hardoi (U.P.), **Area:** 148.69 Sq.Mtr., **Owner: Mr. Sahabuddin** S/o Dilshad Ali, **Boundaries: East:** Land of Seller, **West:** Plot of Shareef, **North:** Kuchha Road, **South:** Land of Seller.	₹ 11,30,000/- / ₹ 1,13,000/-

Terms & Conditions:- For detailed terms and conditions of the sale, please refer to the link provided in Secured Creditor's web portal i.e. **https://www.bankofindia.co.in, https://www.mstcecommerce.com/auctionhome/ibapi**. For further details contact AGM/Chief Manager/Branch Manager of respective Branches at Numbers as given above. The above mentioned Borrower(s) / guarantor(s) / Mortgagor(s) is given notice to deposit there total Outstanding, Interest & Other expenses before the E-Auction date. Failing which, the said property will be auctioned, and the outstanding amount if any, will be recovered along with interest cost.

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 6(2) & 8(6) OF SECURITY INTEREST (ENFORCEMENT), RULES 2002

This may also be treated as notice under rules 6(2) & 8(6) of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the Said loan about the holding of E-Auction Sale on the above mentioned date.

Date: 20.06.2023, Place: Hardoi **Authorised officer, Bank of India**

DEMAND NOTICE

Under Section 13(2) of the Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act.) read with Rule 3(1) of the Security Interest (Enforcement) Rules, 2002 (the said Rules). In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the said Rules, the Authorised Officer of IIFL Home Finance Ltd. (IIFL HFL) (Formerly known as India Infoline Housing Finance Ltd.) has issued Demand Notices under section 13(2) of the said Act, calling upon the Borrower(s), to repay the amount mentioned in the respective Demand Notice(s) issued to them. In connection with above, notice is hereby given, once again, to the Borrower(s) to pay within 60 days from the publication of this notice, the amounts indicated herein below, together with further interest from the date(s) of Demand Notice till the date of payment. The detail of the Borrower(s), amount due as on date of Demand Notice and security offered towards repayment of loan amount are as under:

Name of the Borrower (s)/ Guarantor (s)	Demand Notice Date & Amount	Description of the Secured Asset (Immovable Property)
Mr. Mohammad Ali, Mrs. Gulsan Bano, Mr. Usman Ali, Mrs. Vahida Bano, **(Prospect No. 855881)**	**16-Jun-2023 & Rs.14,99,189/-** (Rupees Fourteen Lakh Ninety Nine Thousand One Hundred Eighty Nine Only)	All that piece and parcel of the property being: Plot ove Khasra No 175, Land Area Ad Measuring 650 Sq.Ft., Carpet Area Ad Measuring 522.50 Sq.Ft., and Built Up Area Ad Measuring 618 Sq.Ft., Situated at Gram Rahem Naga Dudauli, Ward-Faizullaganj, Lucknow, 226021, U.P., India
Mr. Durga Singh, Durga Singh, Mrs. Shalini Singh, Mr. Vikram Singh, **(Prospect No. 971141)**	**16-Jun-23 & Rs.13,80,601/-** (Rupees Thirteen Lakh Eighty Thousand Six Hundred One Only)	All that piece and parcel of the property being : Flat No B 1407, 14Th Floor, Land Area admeasuring 172 sq. ft. Carpet Area admeasuring 1065 sq. ft., Ratan Planet Narama, Bangar Kanpur Nagar, Kanpur, 208001, U.P., India

If the said Borrowers fail to make payment to IIFL HFL as aforesaid, IIFL HFL may proceed against the above secured assets under Section 13(4) of the said Act, and the applicable Rules, entirely at the risks, costs and consequences of the Borrowers. For, further details please contact to Authorised Officer at **Branch Office: 1017 Tenth Floor, Cyber Heights, TC 2/2 and TC 5/5, Vibhuti Khand, Gomti Nagar, Lucknow-226010 Corporate Office: IIFL Tower, Plot No. 98, Udyog Vihar, Ph-IV Gurgaon, Haryana.**

Place: Lucknow, Date: 20-06-2023 **Sd/- Authorised Officer, For IIFL Home Finance Ltd**

DEMAND NOTICE

Under Section 13(2) of the Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act) read with Rule 3 (1) of the Security Interest (Enforcement) Rules, 2002 (the said Rules). In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the said Rules, the Authorised Officer of IIFL Home Finance Ltd.(IIFL HFL) (Formerly known as India Infoline Housing Finance Ltd.) has issued Demand Notices under section 13(2) of the said Act, calling upon the Borrower(s), to repay the amount mentioned in the respective Demand Notice(s) issued to them. In connection with above, notice is hereby given, once again, to the Borrower(s) to pay within 60 days from the publication of this notice, the amounts indicated herein below, together with further interest from the date(s) of Demand Notice till the date of payment. The detail of theBorrower(s), amount due as on date of Demand Notice and security offered towards repayment of loan amount are as under:-

Name of the Borrower(s). /Guarantor (s)	Demand Notice Date & Amount	Description of secured asset (immovable property)
Mr. Sandeep Negi, Mr.Seeta Devi **(Prospect No 809194 & 921592)**	**16-Jun-2023 Prospect no. 809194 Rs. 13,00,439/-** (Rupees Thirteen Lakh Four Hundred Thirty Nine Only) **Prospect No. 921592 Rs. 4,75,310/-** (Rupees Four Lakh Seventy Five Thousand Three Hundred Ten Only)	All that piece and parcel of the property being : Flat No 945, Floor 9th , Built Up Area Ad Measuring 910 Sq. Ft., Block No 11, 2-BHK , B.C.L Industries and infrastructure limited (Dd Mittal Tower) , Multania Road , Bathinda, Bathinda, 151001, Punjab,India
Mr. Wakil Chaudhari, Mrs.Manju Devi **(Prospect No IL10218502)**	**16-Jun-2023 Rs. 12,39,840.00/-** (Rupees Twelve Lakh Thirty Nine Thousand Eight Hundred Forty Only)	All that piece and parcel of the property being : House No 299Min300mi, Land Area admeasuring 544 sq. ft., Carpet Area admeasuring 553 sq. ft., Built up Area admeasuring 692 sq. ft., Khatha No. 564653-555/641-642, Khasra No. 370-371/1/2, Shree Krishna Colony, Near Post Office, Lohara, Ludhiana, Punjab, India, 141001

If the said Borrowers fail to make payment to IIFL HFL as aforesaid, IIFL HFL may proceed against the above secured assets under Section 13(4) of the said Act, and the applicable Rules, entirely at the risks, costs and consequences of the Borrowers.For, further details please contact to Authorised Officer at Branch Office: IIFL HFL Sapna Complex, Namdev Chowk,Opposite Bikaner Sweets, Bathinda – 151001 and SCO 21, 5TH FLOOR,LUDHIANA FEROZGANDHI MARKET, LUDHIANA, PUNJAB - 141001/or Corporate Office : IIFL Tower, Plot No. 98, Udyog Vihar, Ph-IV Gurgaon, Haryana.

Place: Bathinda & Ludhiana Date: 20.06.2023 **Sd/- Authorised Officer, For IIFL Home Finance Ltd**

E-AUCTION SALE NOTICE
E-Auction of Properties: 10.07.2023

Bank of India, New Delhi Asset Recovery Branch, "Star House", 3rd Floor, H-2, Connaught Circus, New Delhi – 110001. Phone No. 011-23755606, 23755605
Authorised officer New Delhi ARB, Ph.: 011-23755606

Bank of India *Relationship beyond banking*

E-Auction Sale Notice for Sale of immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the General public and in particular to Borrowers / guarantors that the below described immoveable properties mortgaged / charged to the Bank of India (secured creditor) the possession of which has been taken by the Authorized officer of the Bank, will be sold on **"As is where is" "As is what is" and " whatever there is" on 10.07.2023 from 11.00 AM to 5.00 PM** through E-auction under the Securitization and reconstruction of financial assets and Enforcement of Security interest Act 2002 read with proviso to rule 8(6) of the security Interest (enforcement) Rules 2002.

Short description of the properties to be sold are given below: Amount to be recovered (secured debt) and particulars of possessions are also mentioned in the table below.

Sr. No.	Borrower(S)/ Guarantor(s)/ Mortgagor(s) Name	DESCRIPTION OF THE PROPERTY	Total Dues	a. Reserve Price b. EMD c. Incremental Bid	Date of inspection of property with prior appointment from AO.
1	M/s Bansal Diamonds Pvt. Ltd., Mr. Surinder Kumar Bansal, Mrs. Shefali Bansal, Mr. Desraj Agarwal, M/s SSK Trading Pvt. Ltd., M/s A S Technobuild Pvt Ltd.	Commercial built up property at plot no.230, Service Centre, Sector-9, Dwarka, Delhi admeasuring 5814 sq.ft. owned by M/s A.S. Technobuild Pvt. Ltd. (Under Banks Physical Possession Except basement)	Rs. 5341.99 Lakh + UCI w.e.f. 28.07.2014 and other charges, other consortium member Bank's dues at Rs. 16784 Lakh + UCI	a. Rs. 1911.00 Lakh b. Rs. 191.10 Lakh c. Rs. 1.00 Lakh	07-07-2023 between 11.00 am to 5.00 pm

TERMS AND CONDITIONS

1) Auction sale / bidding would be only through "Online Electronic Bidding" process through the website **https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp**
2) The intending bidders should register their names at portal **https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp** get their user ID and pass word and submit EMD wallet, whereupon they would be allowed to participate in online e-auction on the said portal.
3) Interested bidder may deposit Pre-Bid EMD with MSTC before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in MSTC's Bank account and updation of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.
4) Date and time of Auction: **10.07.2023 from 11:00 AM to 05:00 PM with Unlimited Auto-Extensions of 10 Minutes Each.**
5) Auction would commence on the Reserve Price + First Incremental Value, as mentioned above / Bank's website. Bidders shall improve their offers in multiples of incremental value for all the above properties as mentioned above /Bank's website.
6) The intending bidders should Deposit EMD i.e. 10% of reserve price (as above) online in the Global EMD wallet along with the required documents / details well before on the eBkray portal i.e. **https://www.mstcecommerce.com/auctionhome/abapi/index.jsp** for smooth participation in e-auction.
7) The highest / successful bidder shall deposit 25% of the amount of bid/purchase money (including EMD already paid) immediately but not later than the next working day (during banking hours) on confirmation of the sale by the Authorized Officer after acceptance of bid by the Authorized Officer in respect of the sale, failing which the EMD shall be forfeited.
8) The balance 75% of the bid/purchase money shall be payable on or before 15th day (during banking hours) of confirmation of the sale by the Authorized Officer or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer. In case of failure to deposit this balance amount within the prescribed period, the amount deposited shall be forfeited and the Authorized Officer / Bank will be at liberty to cancel the auction and conduct fresh auction. The Bid amount shall be deposited (exclusive of TDS, if any). Applicable TDS to be payable by bidder.
9) On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate and the sale shall be considered complete thereafter and that the Bank shall entertain no claims.
10) For detailed terms and conditions of the sale, please refer to the link- **https://www.bankofindia.co.in/dynamic/Tender?Type=3**
11) This publication is also 15/30 days' notice to the above borrowers/guarantors/mortgagors to the advance.

For any query please contact Mob.: 6261114512 (O) 011-23755606

Date: 19.06.2023, Place, New Delhi **Authorised Officer, Bank of India**

इंडियन बैंक Indian Bank

इलाहाबाद ALLAHABAD

Zonal Office: Delhi Central, 17, Parliament Street, 1st Floor, Allahabad Bank Building, New Delhi-110001
Corporate office: 254-260, AVVAI shanmugam Salai, Royapettah Chennai-600014

"APPENDIX- IV-A" [See proviso to rule 8 (6)]
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable properties mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of Indian Bank, Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is" on 10.07.2023** for recovery of dues The specific details of the properties intended to be brought to sale through e-auction mode are enumerated below:

DESCRIPTION OF PROPERTIES/ASSETS TO BE AUCTIONED ON 10.07.2023 (15 DAYS NOTICE FOR RESALE)

S. No.	Name of the Borrower(s)/ Branch Name	Contact Person & Mobile Number	Name of the Guarantor(s) / Mortgagor(s)	Details of Immovable Property/ies	Physical / Constructive Possession	Amount of Secured Debt as on 17.06.2023	Reserve Price / Earnest Money Deposit / Min Incremental Amount
(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)
1	Maa Padmawati Traders Branch: Chandini Chowk	Mr. Anil Negi (9873141485)	Mr. Vinesh Jain	One Office Space on First Floor, Part of Property No C-16, out of Rect no 51, Killa no 18, Village Khureji Khas, Abadi Guru Nanak Pura, Laxmi Nagar, Delhi-110092, Size: 280 Sq. Feet	Physical Possession	Rs.42.44 Lakhs + Interest & other expenses till realization of Bank's dues	₹. 26.00 Lac / ₹. 2.60 Lac / ₹. 0.10 Lac
2	M/s Excel Enterprises (Proprietor: Mr. Rakesh Shukla) Branch: Paharganj	Mr. Amit Srivastava (8127186570)	Mr. Rakesh Shukla	Flat Bearing no 5, Second Floor (without roof rights), Front Side Portion of Build Up Property No 2384-86, Out of Khasra no 472, Ward No XV, situated at Tilak Street, Paharganj, New Delhi, Size: 130.00 Sq Yards	Physical Possession	Rs.145.36 Lakhs + Interest & other expenses till realization of Bank's dues	₹. 95.00 Lac / ₹. 9.50 Lac / ₹. 0.50 Lac
3	M/s Sakshi Traders (Prop: Mrs. Seema Mahajan Branch: Paharganj	Mr. Amit Srivastava (8127186570)	Mrs. Seema Mahajan	Ground Floor, Property no 111, Khasra No 31/4, Village Dabri, Dabri Extension, New Delhi-110045, Size: 30.94 Sq. Mtr	Physical Possession	Rs.40.01 Lakhs + Interest & other expenses till realization of Bank's dues	₹. 8.10 Lac / ₹. 0.81 Lac / ₹. 0.10 Lac
4	Mr. Surinder Kumar & Mr. Rajender Prasad Branch: Parliament Street	Mr. Rajesh Chaurasia (8676831831)	Mr. Surinder Kumar & Mr. Rajender Prasad	Flat No 3-C, on the left side of Third Floor of Property No 792-A, Gali No 7, Out of Khasra No 600/93, situated at Govindpuri, Kalkaji, Delhi-110019, Size: 50.00 Sq Yards	Symbolic Possession	Rs.18.05 Lakhs + Interest & other expenses till realization of Bank's dues	₹. 17.00 Lac / ₹. 1.70 Lac / ₹. 0.10 Lac
5	M/s E.T. Overseas (Proprietor Mr. Gurnam Singh) Branch: Karol Bagh	Mr. Anupam Bajpai (9956944959)	Mrs. Gurmeet Kaur	Entire First Floor, WZ-114 (Old No 139), Vishnu Garden, Delhi-110018, Size: 75.00 Sq Yards	Physical Possession	Rs.97.54 Lakhs + Interest & other expenses till realization of Bank's dues	₹. 42.00 Lac / ₹. 4.20 Lac / ₹. 0.20 Lac
6	Mr. Nivrutti Parshuram Mhatre and Mrs. Shubhangi Mahatre Branch: Karol Bagh	Mr. Anupam Bajpai (9956944959)	Shubhangi Mahatre	Upper Ground Floor, RZ-6K/11/563, Flat No 2, Gali No 6, Indira Park, Palam Colony, Delhi-110045, Size: 31.40 Sq Mtrs	Physical Possession	Rs.15.87 Lakhs + Interest & other expenses till realization of Bank's dues	₹. 8.50 Lac / ₹. 0.85 Lac / ₹. 0.10 Lac
7	Mr. Ved Prakash Branch: DRM	Mr. Nitin Kumar (9818796844)	Mr. Ved Prakash	DDA Janta Flat No 25A, Ground Floor, Pocket D-1, Kondli, Mayur Vihar, Phase-III, Delhi-110096, Size: 20.00 Sq Mtrs	Symbolic Possession	Rs. 13.99 Lakhs + Interest & other expenses till realization of Bank's dues	₹. 19.20 Lac / ₹. 1.92 Lac / ₹. 0.20 Lac

Date and Time of e-Auction On **10.07.2023** between 11.00 a.m. to 4.00 p.m. with unlimited extensions of 10 minutes each. Minimum Bid incremental amount is as mentioned above.

Bidders are advised to visit the website (www.mstcecommerce.com) of our e auction service provider MSTC Ltd to participate in online bid. For Technical Assistance Please call MSTC HELPDESK No. 033-23400020/23400021/23400022 and other help line numbers available in service providers help desk. For Registration status with MSTC Ltd, please contact ibapiop@mstcecommerce.com and for EMD status please contact ibapifin@mstcecommerce.com.

For property details and photograph of the property and auction terms and conditions please visit: https://ibapi.in and for clarifications related to this portal, please contact help line number '18001025026' and '011-41106131'

Date : 19-06-2023, Place : New Delhi **Authorized Officer, Indian Bank**

POSSESSION NOTICE
(FOR IMMOVABLE PROPERTY)

DCB BANK

The undersigned being the authorized officer of the DCB Bank Ltd., under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Second) Ordinance, 2002 (Ord. 3 of 2002) and in exercise of powers conferred under section 13(2) read with rule 9 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice as mentioned in below table calling within named borrowers, co-borrowers/ guarantor to repay the amount mentioned in the notice being an amount as detailed mentioned in table given hereunder within 60 days from the date of receipt of the said notice.

The borrower and Co-Borrower having failed to repay the amount, notice is hereby given to the borrower, Co-Borrower/ guarantor and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under section 13(4) of the said Ordinance read with Rule 9 of the said Rules on the dates mentioned as below.

The borrower, Co-Borrower/ guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the DCB Bank Ltd., for an amount as mentioned in the demand notice and further interest thereon.

Sr. No.	Agreement No	Borrower, Co-borrower, Guarantors & Legal Heirs Name	Date & Amount of Demand Notice	Property Description	Date of Possession
1.	DRHLGHZ00483284	DEEPA GUPTA and MUKESH KUMAR	22-04-2021 / Rs.9,03,534.91/- Due as on 22-04-2021	KHASRA NO. – 463 VILLAGE – SIKRI KHURD MOHALLA – INDRAPURI NAWAB VIHAR, MODINAGAR PARGANA – JALALABAD, TEHSIL – MODINAGAR DISTT.- GHAZIABAD UTTAR PRADESH - 201204	14-06-2023
2.	23759200000028 and 23756200000037	M/s Kurukshetra Refrigeration (through Its Mr. Sunil Bhatia), Mr. Sunil Bhatia And Mrs. Harwinder Kaur	25-03-2022 / Rs.25,95,652.22/- Due as on 25-03-2022	PROPERTY NO.1. 461D/10, MOHAN NAGAR, KURUKSHETRA - 136118 and Property no -2. SHOP NO - 1 MOHAN NAGAR, KURUKSHETRA - 136118	15-06-2023

Date: 20.06.2023
Place: DELHI NCR, HARYANA

Sd/
Authorized Officer
DCB Bank Limited

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pnb Oriental United | **पंजाब नैशनल बैंक** punjab national bank

SASTRA CENTRE, CIRCLE OFFICE BAREILLY, C-18/ B, FIRST FLOOR, D D PURAM BAREILLY
Email: cs8194@pnb.co.in

NOTICE U/S 13 (2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

It is hereby informed that due to non-payment of installment/interest/principal debt, the below mentioned accounts have been classified as Non–Performing Asset as per Reserve Bank of India guidelines. We had demanded the entire outstanding together with interest and other charges due under the below mentioned facilities under Section 13 (2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 through registered post on their last available addresses but the notices were either returned undelivered or their acknowledgements were not received and as such they are hereby informed about the same by way of public notice.

We hereby call upon the following Borrowers/Guarantors/Mortgagors to pay the amount as mentioned below with further interest at the contracted rate until payment in full, within 60 days (Sixty days) from the date of this publication. In default, besides exercising other rights of the bank as available under Law, the bank is intending to exercise any or all of the powers as provided under section 13 (4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002. The details of the secured assets/s intended to be enforced by the bank, in the event of non-payment of secured debt is also mentioned below.

S. No.	Name of the Branch / Name & Address of the Account	Outstanding Amount	Description of Immovable Property
1.	**PNB- SHERPUR KALAN (091000)** **Borrower: 1. M/s Krishna Seeds,** Village Khamariya Patti Pilibhit Road Sherpur Kalan Puranpur Pilibhit 262122 Uttar Pradesh India **2. Mrs. Veena Singh W/o Mr. Samarveer Singh,** Village Khamariya Patti Pilibhit Road Sherpur Kalan Puranpur Pilibhit 262122 Uttar Pradesh India **Guarantor: 1. Mr. Samarveer Singh S/o Mr. Shivdhan Singh,** Village Khamariya Patti Pilibhit Road Sherpur Kalan Puranpur Pilibhit 262122 Uttar Pradesh India **2. Mrs. Sunita Dixit W/o Ghanshyam Dixit,** Village Sabalpur, Puranpur 262122 Uttar Pradesh India	Notice dated 29.05.2023 of **Rs. 24,77,969.60** + intt & other charges W.e.f. 01.05.2023	Equitable Mortgage (Extension of chrage with the A/c of M/s Sat Sai Industries) of commercial land measuring area 5789.10 sqm part of Gata no . 587 situated at Khamaria Patti Tehsil Puranpur District Pilibhit (UP) standing in the name of Mr. Samarveer Singh S/o Mr. Shivdhan Singh registered with SRO Puranpur vide sale deed registered at bahi No.1 Zild No. 1150, Pages 95 to 134, Serial No. 3836 dated 21/06/2004, **Boundaries: East:** Plot of Mr. Samarveer Singh, **West:** M/s Sat Sai Idustries, **North:** Plot of Mr. Samarveer Singh, **South:** Pilibhit Puranpur Road

Place : Bareilly **Date : 20.06.2023** **Authorised Officer, Punjab National Bank**

A F ENTERPRISES LIMITED

Regd. Off:H 15/18, Basement B Portion, West Patel Nagar, New Delhi-110008
Corp Office: Plot No. 8, Sector-5, Main Mathura Road, Faridabad, Haryana-121006
Email Id: info.afenterprises@gmail.com; Website:www.afenterprisesltd.in CIN:L18100DL1983PLC016354

Extract of Consolidated Financial Results for Quarter and Financial Year ended 31st March, 2023 [In terms of Regulation 47(1) (b) of the SEBI (LODR) Regulations, 2015] **(Amount in Lakhs.)**

Sr. No.	Particulars	Consolidated			
		Current 3 Months Quarter ended (01.01.2023 to 31.03.2023 (Rs.)	Corresponding 3 months of Current Quarter ended in the previous year (01.01.2022 to 31.03.2022 (Rs.)	Current accounting year ended (01.04.2022 to 31.03.2023) (Rs.)	Corresponding accounting year ended (01.04.2021 to 31.03.2022) (Rs.)
		(Audited)	(Audited)	(Audited)	(Audited)
1	Total Income from Operations	1,996.33	4,576.82	2,971.47	5100.56
2	Net Profit / (Loss) for the period (before tax, Exceptional and/or Extraordinary items) *	-243.51	250.10	-43.10	165.27
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	-243.53	250.10	87.65	165.27
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	-192.97	203.85	34.05	111.67
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	-191.89	204.40	35.13	112.22
6	Paid Up Equity Share Capital (Face Value of ₹ 10/-) each	1,411.36	1,291.36	1,411.36	1291.36
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	561.23	124.27	561.23	124.27
8	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations)-				
	1. Basic:	-1.46	1.89	0.26	1.04
	2. Diluted:	-1.06	1.70	0.19	0.93

Notes:

1) The above is an extract of the detailed format of Quaterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI(Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quaterly/ Annual Financial Results are available on the websites of the Stock Exchange and the listed entity **www.afenterprisesltd.in**.

2) The Company has received Financial Statments of its Subsidiary, i.e, M/s Aunik IT Solutions Private Limited on 16th June,2023 therefore the Consolidated Financial Statements approved in the Audit Committee and Board Meeting dated 17th June, 2023 and submitted on the same on BSE

For AF ENTERPRISES LIMITED
Sd/-
Santosh Kumar Kushawaha
Director
DIN-: 02994228

Date: 17th June, 2023
Place: Faridabad

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ujjivan SMALL FINANCE BANK **SECOND FLOOR, GMTT BUILDING D-7 SECTOR 3 NOIDA UP 201301**

POSSESSION NOTICE (for Immovable property) [Rule 8(1)]

Whereas, The undersigned, being the Authorised Officer of Ujjivan Small Finance Bank Ltd., under the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 & in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notice to borrower/ Guarantor on the dates mentioned hereunder; calling upon the Borrower(s) / Guarantor(s) to repay the amount mentioned in the respective demand notice within 60 days of the date of the notice. The Borrower/Co-Borrower/Mortgagor having failed to repay the amount, notice is hereby given to the Borrower/Mortgagor, Co- Borrower/Mortgagor, Co-Borrower and the public in general that the undersigned has taken SYMBOLIC POSSESSION of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of the said Act read with rule 8 of the Security Interest Enforcement Rules, 2002, on the dates mentioned against each account.

The Borrower/Mortgagor's, Co-borrower/Mortgagor's and Co-borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets

The Borrower/Mortgagor, Co-Borrower/Mortgagor and Co-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 **Ujjivan Small Finance Bank Ltd.** for an amount of for the amount(s), mentioned herein below besides interest and other charges / expenses against each account.

Name of address of Borrower/ Co-Borrower/Mortgagor	Description of the Immovable property	Date of Demand Notice and Date of possession	Amount as per demand notice
1. Muntiyaj Khan S/o Ramjani Khan 1362, Near Fauji ki Chakki, Nagla Enclave part 2, Faridabad Sector-22, Haryana-121005, **2. M/S Fabrication Through its Proprietor Muntiyaj Khan** Plot No. 51, Sector-23, Opp. Punjab Rolling Mill, Sanjay colony, Faridabad, Haryana, **3. Muveena W/o Muntiyaj Khan** 1362, Near Fauji ki Chakki, Nagla Enclave part 2, Faridabad Sector-22,Haryana-121005 in **Loan Account No. 220480600000003**	All that Part & Parcel of Property Freehold residential plot No. 103, Ad Measuring 150 Sq. Yards, failing under khasra No. 9/1/2, 12, 19,20 & 10/1, 10,11/1, 11/6, 16/1, 15 situated at village Nangla, Distt. Gujran, Faridabad which is bounded as follows: Boundaries: East: Road 22 ft wide, West: Road 15 dt wide, North: Road 15 ft wide, South: Plot no. 104. **The Property belongs to Muveena W/o Muntiyaj Khan**	**Date of Demand Notice: 28-12-2022 Date of possession: 17-06-2023**	**Rs. 16,77,315.89/-** as on **27.12.2022** and interest thereon.
1. JRV Foods And Nuts Through Its Proprietor Chandeep Singh Kochharews GF05, LA, Lagune, Golf Course Road, Sector-54, Gurgaon, Haryana- 122011 **Also At:** F-1201a, South Block Golf Course Road,la Lagune Apartment, Gurgaon, Sector-54, Haryana-122011 **Also At:** 174, 1st Floor Gali Abdul Hakim, Phatak Habash Khan Tilak Bazar, Khari Baoli, North Delhi- 110006 **2. Chandeep Singh Kochhar,** C/o Gurbachan Singh Kochhar EWS GF05, LA, Lagune, Golf Course Road, Sector-54, Gurgaon, Haryana- 122011 **Also At:** F-1201a, South Block Golf Course Road, LA Lagune Apartment, Gurgaon, Sector-54, Haryana-122011. **3. Nazaneen Kaur Singh** W/o Chandeep Singh Kochhar F-1201A, South Block Golf Course Road, LA Lagune Apartment, Gurgaon, Sector-54, Haryana-122011 **Also At:** 174, 1st Floor Gali Abdul Hakim, Phatak Habash Khan, Tilak Bazar, Khari Baoli, Central Delhi- 110006 In **Loan Account No. 2347230050000001**	All that piece and parcel of First Floor, without Roof rights in the portion of built up property no WZ-622-D,having old no. C-119 and C-120 area admeasuring 110.5 Sq. Mtrs, out of total area admeasuring 231-1/2 Sq. Yds. Part of Khasra No. 568/2 situated in the area of village Tihar, colony known as Shiv Nagar Extn. Jail Road, New Delhi which is bounded as under: Boundaries: East : Jail Road, West : Service lane, North : Service lane, South : Property of GL/13	**Date of Demand Notice:24-01-2023 Date of possession: 16-06-2023**	**Rs. 99,98,829.82/-** as on **24-01-2023** and interest thereon.
1. INDO GLOBAL IMPEX THROUGH ITS PROPRIETOR CHANDEEP SINGH KOCHHAR EWS GF05, LA, Lagune, Golf Course Road, Sector-54, Gurgaon, Haryana- 122011, **Also At:** F-1201a, South Block Golf Course Road, LA Lagune Apartment, Gurgaon, Sector-54, Haryana-122011, **Also At**:174, 1st Floor Gali Abdul Hakim, Phatak Habash Khan, Tilak Bazar, Khari Baoli, North Delhi- 110006, **2. Chandeep Singh Kochhar**, C/o Gurbachan Singh Kochhar EWS GF05, LA, Lagune, Golf Course Road, Sector-54, Gurgaon, Haryana- 122011 Also At: F-1201A, South Block Golf Course Road, LA Lagune Apartment, Gurgaon, Sector-54, Haryana-122011. **3. Nazaneen Kaur Singh** W/o Chandeep Singh Kochhar F-1201A, South Block Golf Course Road, LA Lagune Apartment, Gurgaon, Sector-54, Haryana-122011 **Also At:**174, 1st Floor Gali Abdul Hakim, Phatak Habash Khan, Tilak Bazar, Khari Baoli, Central Delhi- 110006 In **Loan Account No. 2347230050000**	All that piece and parcel of First Floor, without Roof rights in the portion of built up property no WZ-622-D,having old no. C-119 and C-120 area admeasuring 110.5 Sq. Mtrs, out of total area admeasuring 231-1/2 Sq. Yds. Part of Khasra No. 568/2 situated in the area of village Tihar, colony known as Shiv Nagar Extn. Jail Road, New Delhi which is bounded as under: Boundaries: East : Jail Road, West : Service lane, North : Service lane, South : Property of GL/13	**Date of Demand Notice:24-01-2023 Date of possession: 16-06-2023**	**Rs. 25,67,714 /-** as on **24-01-2023** and interest thereon.

Date: 20.06.2023 **Place: Delhi / NCR** **Authorised Officer**

Chola Enter a better life | **Cholamandalam investment and Finance Company Limited**

Corporate Office: No.2, Dare House, 1st Floor, NSC Bose Road, Chennai – 600 001. **Branch Office:** 1st & 2nd Floor, Plot No.6, Main Pusa Road, Karol Bagh, New Delhi - 110 005 Contact No: Mr. Sudhir Tomar Mob No. 9818460101

SUB: Re-call of Auction Notice under Rule 8(6) dated 02.06.2023- Loan Account No. X0HEDEF00003430851

Account No. and Name of borrower, co- borrower, Mortgagors	Descriptions of the property /Properties
Loan Account No X0HEDEF00003430851) 1. MOHD YUSUF 2. FARAH M @ FARAH 3. M/S GOLDEN ZARI EMPORIUM 4. SAYARA BI @ SAYARA All Above At: H.NO-4929/P-5, GALI NO-06, SARTAJ MOHALLA, KRISHNA NAGAR, NEW DELHI-110031	All That Piece And Parcel Of The Property Bearing No. 4929-p/5a, Area 52 Sq.yds, Out Of Total Area 295 Sq.yds, Out Of Khasra No. 689/442, Situated In The Abadi Of East Old Seelampur, Kanti Nagar Extn., Illaqa Shahdara, Delhi Which Was Bounded As Under:- East: Property Of Other's West: Gali 15'ft Wide North: Property Of Others South: Property Of Others

It is hereby informed that the Auction Notice under Rule 8(6) issued on 02.06.2023 for the above loan account is hereby withdrawn. It is pertinent to mention that the same is being withdrawn without prejudice to the rights of Cholamandalam Investment and Finance Company Limited to issue fresh Auction Notice being a Secured Creditor under the SARFAESI ACT, 2002.

Sd/- Authorised Officer Cholamandalam Investment and Finance Company Limited

Place: DELHI, NCR Date : 20-06-2023

"IMPORTANT"

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बैंक ऑफ महाराष्ट्र Bank of Maharashtra भारत सरकार का उद्यम
एक परिवार एक बैंक

Joy Tower, C 20 , 2nd Floor, 1/1A, C Block, Phase 2 Industrial Area , Sector 62, NOIDA, Gautam Buddha Nagar Uttar Pradesh 201301
ZONAL OFFICE
Head Office: Lokmangal,1501,Shivajinagar, Pune-5

POSSESSION NOTICE [Rule – 8 (1)] (For Immovable Property)

Whereas, The undersigned being the Authorised Officer of the Bank of Maharashtra under the securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and in exercise of the powers conferred under Sub-Section (12) of Section 13 read with Rule 8 of the security interest (Enforcement) Rule, 2002, issued a Demand Notice dated mentioned below calling upon the borrower and guarantor to repay outstanding amount (mentioned below) within 60 days from the date of receipt of the said Notice. The Notice was sent by Regd. AD post and Speed Post.

The borrower having failed to repay the amount, the undersigned has taken **Symbolic Possession.** of the properties described herein below in exercise of power conferred on him/her under section 13(4) of the said Act read with Rule 8 of the said rules on dates mentioned below. The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the properties will be subject to the charge of **Bank of Maharashtra, INDRAPURAM , GHAZIABAD Branch** for an amount herein above mentioned.

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

S. No.	Name & Address of Borrowers & Guarantor (S)	Details of Property	Date of Demand Notice / Date of Possession Notice	Amount Due
1.	**1) Mrs. Renu Singh (Borrower) W/o Late Arjun Singh , Flat No. 203, Second floor back side without roof rights on plot no RZ-25& 26 situated at khasra no 17/1 village matiala, sukhi ram park Kiran garden, Uttam nagar, New Delhi - 110059. 2) Mr. Yuvraj Singh S/o Late Arjun Singh (Legal heir of Late Arjun Singh), Flat No. 203, Second floor back side without roof rights on plot no RZ-25& 26 situated at khasra no 17/1 Village Matiala, Sukhi Ram Park Kiran Garden, Uttam Nagar, New Delhi-110059. 3) Ganga Prasad Kushwaha, B-5, Bharat Garden, Matiala Road Uttam Nagar, New Delhi - 110059**	Equitable Mortgage of Residential Flat No. 203, Second floor back side without roof rights on plot no RZ-25& 26 situated at khasra no 17/1 village matiala, sukhi ram park Kiran garden, Uttam nagar, New Delhi - 110059	09.02.2023 / 15.06.2023	**Rs. 26,17,574.00 + interest and other charges / expenses w.e.f. 09.02.2023**

Date - 19.06.2023 **PLACE: GHAZIABAD** **Authorized Officer**

POONAWALLA HOUSING FINANCE Apna Ghar, Apni Pehchan

POONAWALLA HOUSING FINANCE LIMITED
(FORMERLY KNOWN AS MAGMA HOUSING FINANCE LIMITED)
REGISTERED OFFICE : 602, 6th Floor, Zero One IT Park, Sr. No. 79/1, Ghorpadi, Mundhwa Road, Pune-411036

APPENDIX IV (SEE RULE 8(1) POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)

Whereas, the undersigned being the Authorised Officer of Poonawalla Housing Finance Limited (Formerly known as Magma Housing Finance Limited) of the above Corporate/ Register office under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred as the "said Act") and in exercise of the powers conferred under Section 13 (12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a demand notice below dated calling upon the below Borrowers to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/ her under Section 13 (4) of the said Act read with Rule 8 of the said rules of the Security Interest Enforcement Rules 2002 on the dates mentioned herein below.

The borrowers in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Poonawalla Housing Finance Limited (Formerly known as Magma Housing Finance Limited) the amount and interest thereon.

The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets. Details of Property taken in possession are herein below.

SR NO	NAME OF BORROWERS	DESCRIPTION OF PROPERTY	POSSESSION TAKEN DATE	DATE OF STATUTORY DEMAND NOTICE	AMOUNT IN DEMAND NOTICE (RS.)
1.	**ASIT BHATTACHARYA, MADHUMITA BHATTACHARYA**	ALL THAT PIECE AND PARCEL OF GROUND FLOOR WITHOUT ROOF RIGHT OUT OF BUILT UP PROPERTY NO. RZ-33 LAND AREA MEASURING 16.700 SQ MTRS. (20 SQ. YDS) OUT OF TOTAL LAND AREA MEASURING 100 SQ. YDS. OUT OF KHASRA NO. 270 SITUATED IN THE REVENUE ESTATE OF VILLAGE NASIRPUR DELHI STATE ABADI KNOW AS WEST SAGAR PUR NEW DELHI (HEREIN AFTER CALLED 'SAID PROPERTY') **BOUNDARIES AS PER SALE DEED DATED 09.07.2021 EAST -**REMAINING PORTION **WEST-** REMAINING PORTION **NORTH -**PASSAGE/OPEN **SOUTH-**LANE 10 WIDE.	16-06-2023	15-03-2023	**LOAN NO. HF/0244/H/20/100139 RS.1010699.73/- (RUPEES TEN LACS TEN THOUSAND SIX HUNDRED NINETY NINE AND SEVENTY THREE PAISAS ONLY) PAYABLE AS ON 15/03/2023 ALONG WITH INTEREST @ 15.25 P.A. TILL THE REALIZATION.**

PLACE: DELHI
DATED: 20.06.2023

Sd/- AUTHORIZED OFFICE
POONAWALLA HOUSING FINANCE LIMITED
(FORMERLY KNOWN AS MAGMA HOUSING FINANCE LIMITED)

केनरा बैंक Canara Bank भारत सरकार का उपक्रम | सिंडिकेट Syndicate | A Government of India Undertaking

Regional Office-1. 71, MG Road, Agra

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)

Whereas, the undersigned being the Authorised Officer of the Canara Bank under the Securitisation Act and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notice calling upon the borrower/guarantor to repay the amount mentioned in the notice along with interest & expenses within 60 days from the date of receipt of the said notices.

The borrower/guarantor having failed to repay the amount, notice is hereby given to the borrower/guarantor and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act read with rule 8 & 9 of the said Rules. The Borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets. The borrower/guarantor in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **Canara Bank.** The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act., in respect of time available, to redeem the secured assets.

Name of Borrowers/ Guarantors	Description of Properties	Demand Notice Date	Date of Possession	Amount Due (Rs.)
Branch: Sikandra Bodla Road, Agra				
Borrower- M/s H D Shoes **Prop.-** Sh. Harsh Dev S/o Sh. Suresh, **Guarantor-** Sh. Harsh Dev S/o Sh. Suresh	Commercial cum Residential Land & Building situated at part of property No. 25/17 at chakki pat, Rakabganj ward Tehsil & Distt-Agra, Area- 51.53 Sq. Mtr., in the name of Sh. Harsh Dev S/o Sh. Suresh Chand, Bounded as: East- 10' Wd Rasta & Chowk, West- Property of Dwarika Prasad, North- House of Ram Chand, South- 10' Wd Rasta	04.01.2023	14.06.2023	**23,98,460.53** + interest & Other expenses from 29-03-2023

Date : 20-06-2023 **Authorised Officer**

FEDBANK

FEDBANK FINANCIAL SERVICES LIMITED

Having corporate office at Kanakia Wall Street, A Wing, 5th Floor, Unit No.501, 502, 511, 512 Andheri Kurla Road, Chakala Andheri East Mumbai, Maharashtra - 400093

DEMAND NOTICE

UNDER THE PROVISIONS OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("the Act") & THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("the Rules")

The undersigned being the Authorised Officer of Fedbank Financial Services Limited (Fedfina) under the Act and in exercise of the powers conferred under Section 13(12) of the Act read with Rule 3 issued Demand Notice(s) under Section 13(2) of the Act, calling upon the following borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. The undersigned reasonable believed that borrower(s) is/are avoiding the service of the Demand Notice(s), therefore the service of notice is being effected by affixation and publication as per Rules. The contents of Demand Notice(s) are extracted herein below :-

Sr. No.	Name of the Borrower / Co-Borrowers Property Holders as the case may be	Description of Secured Assets / Mortgage Property	Dt of Demand Notice U/s. 13(2) & Total O/s
1.	**LAN No. FEDDLHLAP0496838 1. M/S. A Y TRADINGS (Borrower) Through its Proprietor** C – 1177, 2nd Floor, Ansal Esencia, Sector – 67, Gurgaon, Haryana – 122018 **Also at:** A-19A, Old Plot No. B 2/1, Kh. No. 148, Village – Gazipur, Near Aggarwal Sweet, Delhi - 110096 **2. MOHD. YASAR (Co - Borrower) 3. AIYESHA NOOR (Co - Borrower)** H. No. U – 2/22, Phase 3, Cyber City, DLF, Gurgaon, Sikanderpur Ghosi (68), Gurgaon – 122002 **Also at:** A-19A, Old Plot No. B 2/1, Kh. No. 148, Village – Gazipur, Near Aggarwal Sweet, Delhi - 110096	Built up property land area measuring 120 Sq. Yds., i.e. 100.33 Sq. Mtrs., (1080 Sq. Fts.), having its covered area 100.33 Sq. Mtrs., out of Khasra No. 148, bearing Property No. A-19-A, part of property No. A-19, Old Plot No. B2/1, consisting according to site and with the rights to construct upto the last storey, situated at in the area of Village Gazipur, near Aggarwal Sweets and in the Lal Dora Abadi Village of Gazipur, Delhi – 110096, and area bounded as under: **East :** Road 30 Ft. **West :** Other Property **North :** Property No. A- 20 **South :** Part of Property No. A-19	**Dated: 13-06-2023 Rs. 96,35,416/- (Rupees Ninety Six Lakhs Thirty Five Thousand Four Hundred Sixteen only) as on 12/06/2023 NPA Date : 04-06-2023**

The borrower(s) are hereby advised to comply with the Demand Notice(s) and to pay the demand amount, mentioned therein and herein above within 60 days from the date of this publication together with applicable interest, additional interest, bounce charges, cost and expenses till the date of realization of payment. The borrower(s) may note that **Fedfina** is a secured creditor and the loan facility availed by the Borrower(s) is a secured debt against the immovable property / properties being the secured asset(s) mortgaged by the borrower(s). In the event borrower(s) are failed to discharge their liabilities in full within the stipulated time, **Fedfina** shall be entitled to exercise all the rights under section 13(4) of the Act to take possession of the secured assets(s) including but not limited to transfer the same by way of sale or by invoking any other remedy available under the Act and the Rules thereunder and realize payment. **Fedfina** is also empowered to ATTACH AND / OR SEAL the secured assets(s) before enforcing the right to sale or transfer. Subsequent to the Sale of the secured asset(s), **Fedfina** also has a right to initiate separate legal proceedings to recover the balance dues, in case the value of the mortgaged properties is insufficient to cover the dues payable to the **Fedfina**. This remedy is in addition and independent of all the other remedies available to **Fedfina** under any other law.

The attention of the borrower(s) is invited to Section 13(8) of the Act, in respect of time available, to redeem the secured assets and further to Section 13(13) of the Act, whereby the borrower(s) are restrained / prohibited from disposing of or dealing with the secured asset(s) or transferring by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured asset(s), without prior written consent of **Fedfina** and noncompliance with the above is an offence punishable under Section 29 of the said Act. The copy of the Demand Notice is available with the undersigned and the borrower(s) may, if they so desire, can collect the same from the undersigned on any working day during normal office hours.

Sd/-
DATE: 20.06.2023
PLACE: Delhi
AUTHORISED OFFICER
Fedbank Financial Services Ltd.

FORM G
INVITATION FOR EXPRESSION OF INTEREST FOR GOVIND ELECTRICA PVT LTD OPERATING IN TRADING OF ELECTRICAL GOODS AT FARIDABD, HARYANA

(Under Regulation 36A (1) of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

RELEVANT PARTICULARS

1.	**Name of the corporate debtor along with PAN/CIN/LLP No.**	**Govind Electrica Private Limited** **CIN:** U51909HR2016PTC063904
2.	Address of the registered office	SSI Plot No.10, Market No. 5, NIT Faridabad, Faridabad, Haryana - 121001
3.	URL of website	Not applicable
4.	Details of place where majority of fixed assets are located	Warehouse at SSI, Plot No. 10, Market no. 5, NIT, Faridabad
5.	Installed capacity of main products/ services	Not applicable
6.	Quantity & value of main products/ services sold in last financial year	Sales as on 31.03.2022 is Rs.71,43,260
7.	Number of employees/ workmen	Not in Operation
8.	Further details including last available financial statements (with schedules) of two years, lists of creditors, relevant dates for subsequent events of the process are available at:	**cirp.govindelectrica@gmail.com**
9.	Eligibility for resolution applicants under section 25(2)(h) of the Code is available at	The net worth of the prospective Resolution Applicant (Individual or Company) should be not less than 10 Lakh.
10.	Last date for receipt of expression of interest	**July 5, 2023**
11.	Date of issue of provisional list of prospective resolution applicants	**July 15, 2023**
12.	Last date for submission of objections to provisional list	**July 20, 2023**
13.	Process email id to submit EOI	**cirp.govindelectrica@gmail.com**

Date :19.06.2023
Place: Gurgaon, Haryana

Pramod Kumar Misra
Resolution Professional for Govind Electrica Private Limited
Regn. No.: IBBI/IPA-001/IP-P02669/2022-2023/14099
Regd. Address: 5203, DLF City Phase-4, Gurgaon, Haryana-122002

FORM A
PUBLIC ANNOUNCEMENT

[Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016]

FOR THE ATTENTION OF THE CREDITORS OF MAGPPIE GLOBAL HOUSEWARE PRIVATE LIMITED

RELEVANT PARTICULARS

1.	**Name of Corporate Debtor**	**MAGPPIE GLOBAL HOUSEWARE PRIVATE LIMITED**
2.	Date of incorporation of Corporate Debtor	16/11/2015
3.	Authority under which Corporate Debtor is incorporated / registered	RoC-Delhi
4.	Corporate Identity No. / Limited Liability Identification No. of Corporate Debtor	U74140DL2015PTC287416
5.	Address of the registered office and principal office (if any) of Corporate Debtor	Khasra No 324 Block J Sarup Nagar New Delhi - 110042
6.	Insolvency commencement date in respect of Corporate Debtor	**15.06.2023** (Copy of the order was received on 17.06.2023)
7.	Estimated date of closure of insolvency resolution process	**11.12.2023**
8.	Name and Registration number of the insolvency professional acting as Interim Resolution Professional	**Name: Girish Kamal Gupta** **Reg. No.:** IBBI/IPA-001/IP-P01146/2018-19/11831
9.	Address & email of the interim resolution professional, as registered with the board	**Address:** Plot No.3, Vigyan Vihar, New Delhi – 110092 **E-mail:** girishkamalca@gmail.com
10.	Address and e-mail to be used for correspondence with the Interim Resolution Professional	**Address :** C-6/264, Yamuna Vihar, Delhi-110053 **E-mail:** cirp.mghpl@gmail.com
11.	Last date for submission of claims	**29.06.2023**
12.	Classes of creditors, if any, under clause (b) of sub-section (6A) of section 21, ascertained by the Interim Resolution Professional	NA
13.	Names of insolvency professionals identified to act as authorised representative of creditors in a class (three names for each class)	NA
14.	(a) Relevant forms and (b) Details of authorized representatives are available at:	https://ibbi.gov.in/en/home/downloads

Notice is hereby given that the National Company Law Tribunal has ordered the commencement of a corporate insolvency resolution process of the **Magppie Global Houseware Private Limited on 15.06.2023** (Copy of the order was received on 17.06.2023).

The creditors of **Magppie Global Houseware Private Limited,** are hereby called upon to submit their claims with proof on or before **29.06.2023** to the interim resolution professional at the address mentioned against entry No. 10.

The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit the claims with proof in person, by post or by electronic means.

A financial creditor belonging to a class, as listed against the entry No. 12, shall indicate its choice of authorised representative from among the three insolvency professionals listed against entry No.13 to act as authorised representative of the class [specify class] in Form CA.

Submission of false or misleading proofs of claim shall attract penalties.

Girish Kamal Gupta
Interim Resolution Professional
Magppie Global Houseware Private Limited
IBBI Reg. No.: IBBI/IPA-001/IP-P01146/2018-2019/11831
E-mail ID: girishkamalca@gmil.com, cirp.mghpl@gmail.com
Address: C-6/264, Yamuna Vihar, Delhi-110053
AFA Validity: December 22, 2023

Date : 20.06.2023
Place: New Delhi

FEDERAL BANK
YOUR PERFECT BANKING PARTNER

LCRD Division / New Delhi, U.G.F., Federal Towers, 2/2, West Patel Nagar, Opp. Metro Pillar 196, Patel Road, New Delhi-110008
Ph No.011-40733977, 78, 79 & 80 Email: ndllcrd@federalbank.co.in
CIN: L65191KL1931PLC000368 **Website: www.federalbank.co.in**

SALE NOTICE FOR SALE OF IMMOVABLE ASSET

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.

BRAITHWAITE & CO. LIMITED

(A Government of India Undertaking)
(A MINIRATNA Category-I Company)
Ministry of Railways
CIN : U74210WB1976GOI030798
5, Hide Road, Kolkata - 700 043

Tender No.: BCL/PUR/AMC-CCS Cranes/23-24

Sealed offers are invited in two-bid system for engagement of contractor for Providing Technological Assistance under supervision of BCL for AMC (Mechanical & Electrical Maintenance) of Cranes, Manipulators and Telphers at CCS, SMS-2 of Bhilai Steel Plant.

Last date for submission of offers against above tender isfor **07 (Seven) working days** from the date of publication. Interested bidders may also download the tender documents from our website **www.braithwaiteindia.com** and offer can be submitted as per tender conditions.

All TCNs & Corrigendum etc., will be notified in our website **www.braithwaiteindia.com** only.

Sr. Manager (Purchase)

CAN FIN HOMES LTD.

59-60, FIRST FLOOR, NEELAM BATA ROAD, NIT,
FARIDABAD, HARYANA-121001 Email- faridabad@canfinhomes.com,
Mobile - 7625079140 CIN: L85110KA1987PLC008699

APPENDIX- IV-A
[See proviso to rule 8 (6)]
Sale notice for sale of immovable properties

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 possession of which has been taken by the Authorised Officer of Can Fin Homes Ltd.,NCR Faridabad Branch, will be sold on **"As is where is", "As is what is", and "Whatever there is" on 25.07.2023,** for recovery of **Rs.23,01,796 /- (Rupees Twenty three lakhs one thousand seven hundred ninty six only)** due to Can Fin Homes Ltd. From **Mrs. SHIVANGI and RAVISH RAIZADA, as on 01.09.2022**, together with further interest and other charges thereon. The reserve price will be **Rs. 15,30,000/-.(Rupees Fifteen lakh thirty thousand only)** and the earnest money deposit will be **Rs.1,53,000/-.(Rupees One lakh fifty three thousand only)**

DESCRIPTION OF IMMOVABLE PROPERTY

PROPERTY SITUATED AT PLOT NO. 4305,GF-05 REAR MIDDLE SIDE, T.P SCHEME 3, SECTOR 49, SAINIK COLONY FARIDABAD ADMEASURING 600 SQ.FT SITUATED AT FARIDABAD, HARYANA, 121005.

NORTH : PLOT NO.4304 **SOUTH : 23FT WIDE ROAD**
EAST : OTHERS LAND **WEST : 23FT WIDE ROAD**

The detailed terms and conditions of the sale are provided in the official website of Can Fin Homes Ltd., (www.canfinhomes.com).Please refer to the following link https://www.canfinhomes.com/SearchAuction.aspx

Date: 20.06.2023 Sd/- Authorized Officer
Place: FARIDABAD Can Fin Homes Ltd.

Rex Pipes And Cables Industries Limited

(CIN: L31300RJ2002PLC017714)
Registered Office: F-69A, RIICO Industrial Area, Sikar, Rajasthan-332001

AGM NOTICE

Notice is hereby given that the 21st Annual General Meeting (AGM) of the Members of the Company is Scheduled to be held on Tuesday, the 11th day of July 2023 at 01:00 P.M. held at F-69A, RIICO Industrial Area, Sikar, Rajasthan -332001 to transact the business as set out in the Notice of the AGM. The said Notice along with Annual report has been sent electronically to all the members at their registered E-mail ID and the same is also available on the website of the company at www.rpcil.com
A member entitled to attend and vote at the meeting is entitled to appoint a proxy to attend and vote instead of himself/herself and the proxy need not be a member of the company. In order to be effective, Proxy form should be deposited at the registered office of the company, duly completed and signed, not less than 48 hours before the commencement of the AGM.
In compliance with provisions of section 108 of the companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 as amended from time to time, regulation 44 of the Listing Regulations:
a) The Company is providing remote e-voting facility to its Members to cast their vote by election means on the resolutions set out in the Notice of the said AGM.
b) The remote E-Voting shall commence on Saturday, 08th July 2023 at 10.00 a.m. and shall end on Monday, 10th July, 2023 at 5.00 p.m.
c) The cut-off date for determining the eligible members for voting is 3rd July, 2023.
d) Any person, who acquires shares of the company and become Member of the company after dispatch of Notice of AGM and holding shares and cut-off date i.e. 3rd July, 2023 may also obtain the Login ID and Password by ending a request at evoting@nsdl.co.in or evoting@kfintech.com (RTA). However if the person is already registered with the NSDL for remote e-voting then the existing user ID & Password can be used for casting vote.
Members may note that:
The Remote E-voting module shall be disabled by NSDL after the aforesaid date and time for voting. Once the vote on resolutions is casted by the member, the member shall not be allowed to change it subsequently.
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. Members may also write to Monika Bohara, Company Secretary and Compliance officer, at cs@rpcil.com or call at 01572-245009, 245765, 6376913156.

For Rex Pipes and Cables Industries Limited
Sd/-
Place: Sikar Monika Bohara
Date: 19-06-2023 Company Secretary

TATA CAPITAL FINANCIAL SERVICES LIMITED

Regd. Office: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai-400013.
CIN : U67100MH2010PLC210201

POSSESSION NOTICE

(As per Appendix IV read with Rule 8(1) of the Security Interest Enforcement Rules, 2002)

Whereas, the undersigned being the Authorized Officer of the Tata Capital Financial Services Ltd., under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a **Demand Notice** dated **14.11.2022** calling upon the Borrower & Co-Borrowers/Guarantors i.e., **(1) MR. RAJIV KUMAR DANDONA**, S/o Mr. Jagdish Lal Dandona, H. No. 35, Gali No. 15, Near Patel Park, West Patel Nagar, Delhi – 110008; Also at: 14/22, East Patel Nagar Delhi – 110008; **(2) MRS. RAVINDER KAUR**, W/o. Mr. Moninder Pal Singh, H. No. 14, Block 27, Near Neelkanth Mandir, East Patel Nagar, Patel Nagar, Central Delhi, Delhi – 110008; **(3) MR. MOHINDER PAL SINGH**, S/o Mr. Sunder Singh, House No. 7, Block No. 40, 2nd Floor, East Patel Nagar, Patel Nagar, Central Delhi, Delhi – 110008; **(4) M/S. SUMO LIFE CARE P. LIMITED**, 15/35, 1st Floor, West Patel Nagar, Delhi – 110008; to repay the amount mentioned in the Demand Notice being **Rs. 2,16,66,307/-** within 60 days from the date of the said Notice.

The Borrowers, having failed to repay the amount, Notice is hereby given to the Borrowers, in particular and the public, in general, that the undersigned has taken Physical Possession of the property described herein below in exercise of powers conferred on him under Section 13(4) of the said Act read with Rule 8 of the said Rules on this **19th day of June, 2023.**

The Borrowers, in particular, and the public, in general, are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Tata Capital Financial Services Ltd, for an amount of **Rs. 2,16,66,307/-.**

SCHEDULE OF THE PROPERTY

ENTIRE 1ST FLOOR WITHOUT ROOF/TERRACE RIGHTS PART OF PROPERTY BEARING NO. 15/35, AREA MEASURING 200 SQ. YARDS, SITUATED AT WEST PATEL NAGAR, NEW DELHI – 110008 MORE PARTICULARLY DESCRIBED IN THE ORIGINAL SALE DEED DATED 07.03.2016 EXECUTED BY MR. RAJIV KUMAR DANDONA AS ATTORNEY OF MRS. SUSHMA GOSWAMI AND MR. ANKIT GOSWAMI IN FAVOUR OF MRS. RAVINDER KUMAR IN DOCUMENT NO. 2,099, BOOK NO. 1, VOL. NO. 22631, PAGE NO. 187-197 DATED 07.03.2016, SR – II, BASAI DARAPUR.

Sd/-
Place: New Delhi AUTHORIZED OFFICER
Date: 19.06.2023 TATA CAPITAL FINANCIAL SERVICES LIMITED

PRATHAMA U.P. GRAMIN BANK

(Sponsored by - Punjab National Bank)
Head Office: Ramganga Vihar, Phase-2, Moradabad, U.P.
Regional Office: 18, Sanjay Nagar, District Centre, Raj Nagar, Ghaziabad, Phone: 0120-2986071
E-mail: rmgzb@prathamaupbank.com

SALE/ AUCTION NOTICE

Sale Auction by inviting Tender under the securitization & Reconstruction of financial Assets and Enforcement of Security Interest Act 2002 of immovable property charged/ mortgaged to Prathama UP Gramin Bank, Head Office: Ram Ganga Vihar, Kanth Road, Moradabad, (formerly known as Sarva UP Gramin Bank and amalgamated with Prathama Bank wef 01.04.2019 by Gazettee Notification No. 853 Dated 22.02.2019 of Government of India), for recovery of the secured debt under :AS IS WHERE IS: and :AS IS WHAT IS BASIS" CONDITION in all respects and subject to statutory dues if any:

Sl. No.	Name of the Branch	Name of the Borrower	Description of the Property/ies	Outstanding Amount	Reserve Price (in Lakh) Earnest Money Deposit (in Lakh) Date of Possession	Date, Time & Place of Auction
1.	Indirapuram (Ghazibabad)	**Borrower:** Smt. Sushma Chaudhari w/o Sh. Mange Ram. **Guarantor:** Sh. Mange Ram s/o Sh. Lakhpat Singh 9134NC00000589	H.no. B-111, IInd Floor Nyay khand III Indirapuram Ghaziabad. Area: 19.505 sq.mt. The title deed is registered with SR IV Ghaziabad on 30.07.2010 in Bahi no. 1 Jild no. 16025 Pages 277 to 298 at Sl.no. 20017.	Rs. 4,37,642.00 + Intt. w.e.f. 30.09.2019 + Other charges- Recovery if any.	Reserve Price: 8.85 EMD Price: 0.89 Possession Date 05.03.2020 (Symbolic Possession)	**Date:** 21.07.2023, Friday, **Time:** 12:00 pm to 2:00 pm, **Place:** Prathama UP Gramin Bank. **BO:** Indirapuram, **Address:** Behind Jaipuriya Mall Ahinsha Khand 1 Indirapuram Ghaziabad.
2.	Indirapuram (Ghazibabad)	**Borrower: Sh. Sangam Bhojpuriya** s/o Sh. Umesh Chand Bhojpuriya. **Guarantor: Sh. Gavendra Pal Singh** s/o Sh. Nihal Singh. 9134NC00001988	Flat no. 47 A, Ist Floor Nyay Khand 3 Indirapuram Ghaziabad. Area: 15.60 sq.mt. The title deed is registered with SR IV Ghaziabad on 03.09.2013 in Bahi no. 1 Jild no. 25798 Pages 1 to 40 at Sl.no. 38383.	Rs. 8,99,609.00 + Intt. + Other charges- Recovery if any.	Reserve Price: 7.82 EMD Price: 0.78 Possession Date 05.03.2020 (Symbolic Possession)	**Date:** 21.07.2023, Friday, **Time:** 12:00 pm to 2:00 pm, **Place:** Prathama UP Gramin Bank. **BO:** Indirapuram, **Address:** Behind Jaipuriya Mall Ahinsha Khand 1 Indirapuram Ghaziabad.
3.	Indirapuram (Ghazibabad)	**Borrower: Smt. Manju Lata Baral** w/o Sh. Rabindra Baral **Guarantor: Sh. Basdev Rout** s/o Sh. Jalandhar Rout & Sh. Amit Sharma s/o Sh. Ram Sharma 9134NC00002075.	H.No. S.K 1/282 (LIG) GF, Shakti Khand 1, Indirapuram Ghaziabad. Area: 40.86 sq.mt. The title deed is registered with SR IV Ghaziabad on 27.11.2013 in Bahi no. 1 Jild no. 26271 Pages 333 to 398 at Sl.no. 44898.	Rs. 18,74,239.00 + Intt. + Other charges- Recovery if any.	Reserve Price: 9.52 EMD Price: 0.95 Possession Date 15.06.2018 (Symbolic Possession)	**Date:** 21.07.2023, Friday, **Time:** 12:00 pm to 2:00 pm, **Place:** Prathama UP Gramin Bank. **BO:** Indirapuram, **Address:** Behind Jaipuriya Mall Ahinsha Khand 1 Indirapuram Ghaziabad.
4.	Indirapuram (Ghazibabad)	**Borrower: Smt. Pinki Singh** w/o Sh. Om Prakash **Guarantor: Sh. Ragib Khan** s/o Sh. Shabir Khan 9134NC00002215	H.no.485-C, Nyay Khand III, Indirapuram, Ghaziabad. Area 20.14 Sqmt. The title deed of said property is registered with SR IV Ghaziabad on 30.12.2013 in Bahi no. 1 Jild no. 26558 Pages 187 to 228 at Sl.no. 49202.	Rs. 10,01,312.00 + Intt. + Other charges- Recovery if any.	Reserve Price: 9.28 EMD Price: 0.93 Possession Date 31.08.2019 (Symbolic Possession)	**Date:** 21.07.2023, Friday, **Time:** 12:00 pm to 2:00 pm, **Place:** Prathama UP Gramin Bank. **BO:** Indirapuram, **Address:** Behind Jaipuriya Mall Ahinsha Khand 1 Indirapuram Ghaziabad.
5.	Indirapuram (Ghazibabad)	**Borrower: Smt. Manju Saxena** w/o Shri Muneesh saxena **Gurantor: Shri Vijay Gupta** s/o Shri Ramesh Gupta (9134nc00002640)	H. No. F 8/4, EWS ground floor Madhuvan Bapudham, Ghaziabad. Area 29.70 Sqmt. The title deed of said property is registered with SR II Ghaziabad on 23.03.2015 in Bahi no.1, Jild no. 9466, Pages 319 to 366, at Sl.no. 3603.	Rs. 11,90,104.00 + Intt. w.e.f. 30.09.2019 + Other charges- Recovery if any.	Reserve Price: 12.05 EMD Price: 1.21 Possession Date 31.08.2020 (Symbolic Possession)	**Date:** 21.07.2023, Friday, **Time:** 12:00 pm to 2:00 pm, **Place:** Prathama UP Gramin Bank. **BO:** Indirapuram, **Address:** Behind Jaipuriya Mall Ahinsha Khand 1 Indirapuram Ghaziabad.
6.	Indirapuram (Ghazibabad)	**Borrower: Smt. Suneeta Pal** s/o Sh. Rajendra Singh. **Co-borrower: Sh. Rajendra Singh** s/o Sh. Ramveer Singh. **Guarantor: Sh. Jai Singh Samaniya** s/o Sh. Badan Singh 9134NC00003047.	Flat no. E-738, EWS Block –E Ground Floor Sector 11 Pratap Vihar Ghaziabad. Area: 25.80 sq.mt. The title deed is registered with SR V Ghaziabad on 04.03.2016 in Bahi no. 1 Jild no. 5338 Pages 79 to 134 at Sl.no. 1169.	Rs. 11,00,320.00 + Intt. + Other charges- Recovery if any.	Reserve Price: 8.60 EMD Price: 0.86 Possession Date 06.03.2020 (Symbolic Possession)	**Date:** 21.07.2023, Friday, **Time:** 12:00 pm to 2:00 pm, **Place:** Prathama UP Gramin Bank. **BO:** Indirapuram, **Address:** Behind Jaipuriya Mall Ahinsha Khand 1 Indirapuram Ghaziabad.
7.	Indirapuram (Ghazibabad)	**Borrower: Smt. Nisha Pal** w/o Sh. Pradeep kumar **Guarantor: Sh. Jaiveer Singh** s/o Sh. Harsavrup. 9134NC00003056	Flat.no. E-09/01-C, Madhuban Bapudham, Ghaziabad. Area: 29.70 sq.mt. The title deed is registered with SR II Ghaziabad on 09.03.2016 in Bahi no. 1 Jild no. 10844 Pages 305 to 360 at Sl.no. 2677.	Rs. 11,25,271.00 + Intt. + Other charges- Recovery if any.	Reserve Price: 6.53 EMD Price: 0.65 Possession Date 26.12.2018 (Symbolic Possession)	**Date:** 21.07.2023, Friday, **Time:** 12:00 pm to 2:00 pm, **Place:** Prathama UP Gramin Bank. **BO:** Indirapuram, **Address:** Behind Jaipuriya Mall Ahinsha Khand 1 Indirapuram Ghaziabad.
8.	Indirapuram (Ghazibabad)	**Borrower: Sh. Devjeet** s/o Sh. Ranjeet Singh **Guarantor: Sh. Sukhdev Rao** s/o Sh. Bithhal Rao 9134NC00003092	Flat No. F-3/08 B, Madhuban Bapudham, Ghaziabad. Area 29.70 Sqmt. The title deed of said property is registered with SR II Ghaziabad on 21.03.2016 in Bahi no. 1 Jild no. 10892 Pages 365 to 422 at Sl.no. 3145.	Rs. 13,04,454.00 + Intt. + Other charges- Recovery if any.	Reserve Price: 7.09 EMD Price: 0.71 Possession Date 16.08.2019 (Symbolic Possession)	**Date:** 21.07.2023, Friday, **Time:** 12:00 pm to 2:00 pm, **Place:** Prathama UP Gramin Bank. **BO:** Indirapuram, **Address:** Behind Jaipuriya Mall Ahinsha Khand 1 Indirapuram Ghaziabad.
9.	Indirapuram (Ghazibabad)	**Borrower: Sh. Ashish Kumar** s/o Sh. Rishipal . **Guarantor: Sh. Kalyan Gain** (9134NC00003117).	Flat No. I-302 Ground Floor, Nyay Khand I, Indirapuram Ghaziabad. Measuring: 24.65 sq.mt. The title deed of said property is registered with SR IV Ghaziabad on 01.04.2016 in Bahi no. 1, Jild no. 31347, Pages 249 to 300 at Sl.no. 5804.	Rs. 12,71,845.00 + Intt. + Other charges- Recovery if any.	Reserve Price: 7.86 EMD Price: 0.79 Possession Date 15.11.2019 (Symbolic Possession)	**Date:** 21.07.2023, Friday, **Time:** 12:00 pm to 2:00 pm, **Place:** Prathama UP Gramin Bank. **BO:** Indirapuram, **Address:** Behind Jaipuriya Mall Ahinsha Khand 1 Indirapuram Ghaziabad.
10.	Indirapuram (Ghazibabad)	**Borrowers: Smt. Asha** w/o Late Sh. Naresh kumar **Guarantor: Sh. Munendra kumar** s/o Sh. Aman Singh (9134NC00003269)	Flat no 10/16C, IIIrd floor Block F Madhuban Bapudham, Ghaziabad. Measuring 29.70 sq mt. The title deed of said property is registered with SR II Ghaziabad on 22.08.2016 in Bahi no. 1 Jild no. 11517 Pages 1 to 54 at Sl.no. 9245.	Rs. 12,06,368.00 + Intt. + Other charges- Recovery if any.	Reserve Price: 6.42 EMD Price: 0.64 Possession Date 31.08.2020 (Symbolic Possession)	**Date:** 21.07.2023, Friday, **Time:** 12:00 pm to 2:00 pm, **Place:** Prathama UP Gramin Bank. **BO:** Indirapuram, **Address:** Behind Jaipuriya Mall Ahinsha Khand 1 Indirapuram Ghaziabad.
11.	Indirapuram (Ghazibabad)	**Borrower: Smt. Pooja Rana** w/o Sh. Vivek Rao Rana. **Guarantor: Sh. Sunil Rao** s/o Sh. Vithal Rao 9134NC00003278	Flat no- F Block-15/09-B, EWS, 2nd floor, Madhuban Bapudham Ghaziabad. Area 29.70 sq mt. The title deed of said property is registered with SR II Ghaziabad on 23.08.16 in Bahi no. 1 Jild no.11522 Pages 341 to 384 at Sl.no.9300.	Rs. 12,20,352.00 + Intt. + Other charges- Recovery if any.	Reserve Price: 7.09 EMD Price: 0.71 Possession Date 30.05.2019 (Symbolic Possession)	**Date:** 21.07.2023, Friday, **Time:** 12:00 pm to 2:00 pm, **Place:** Prathama UP Gramin Bank. **BO:** Indirapuram, **Address:** Behind Jaipuriya Mall Ahinsha Khand 1 Indirapuram Ghaziabad.
12.	Indirapuram (Ghazibabad)	**Borrower: Sh. Nikhil Jain** s/o Sh. Rahul Jain **Guarantor: Smt. Chavi Agarwal** w/o Sh. Vikash Agarwal (9134NC00003472)	Flat No. E-40/01C, EWS, 3rd Floor, Madhuban Bapudham, Ghaziabad. Area: 29.70 sqmt. The title deed of said property is registered with SR II Ghaziabad on 07.06.2017 in Bahi no. 1 Jild no. 12497 Pages 165 to 216 at Sl.no. 5270.	Rs. 12,69,863.00 + Intt. + Other charges- Recovery if any.	Reserve Price: 7.09 EMD Price: 0.71 Possession Date 05.08.2019 (Symbolic Possession)	**Date:** 21.07.2023, Friday, **Time:** 12:00 pm to 2:00 pm, **Place:** Prathama UP Gramin Bank. **BO:** Indirapuram, **Address:** Behind Jaipuriya Mall Ahinsha Khand 1 Indirapuram Ghaziabad.
13.	Indirapuram (Ghazibabad)	**Borrower: Sh.Deepak kumar** s/o Sh. Rajendra Prasad **Co-borrower: Smt. Pinki Devi** w/o Sh. Deepak kumar **Guarantor: Sh. Ritesh kumar** s/o Sh. Lal Mohar Sharma 9134NT00002995	H.no. 151, Ground Floor Nyay khand III Indirapuram Ghaziabad. Area: 24.65 sq.mt. The title deed is registered with SR IV Ghaziabad on 21.03.2017 in Bahi no. 1 Jild no. 33036 Pages 277 to 324 at Sl.no. 3477.	Rs. 11,15,276.00 + Intt. + Other charges- Recovery if any.	Reserve Price: 8.69 EMD Price: 0.87 Possession Date 05.03.2020 (Symbolic Possession)	**Date:** 21.07.2023, Friday, **Time:** 12:00 pm to 2:00 pm, **Place:** Prathama UP Gramin Bank. **BO:** Indirapuram, **Address:** Behind Jaipuriya Mall Ahinsha Khand 1 Indirapuram Ghaziabad.
14.	Indirapuram (Ghazibabad)	**Borrowers: Sh.Banti Singh** s/o Sh. Kripal Singh **Co-borrower: Smt. Manju Chaudhary** w/o Sh. Banti Singh **Guarantor: Sh. Udham Singh Sirohi** s/o Sh. Yashveer Singh (9134NT00003073).	House no. F-28/04A, ESW 1st Floor Madhuban Bapudham Ghaziabad. Measuring: 29.70 sq.mt. The title deed of said property is registered with SR II Ghaziabad on 22.05.2017 in Bahi no. 1, Jild no. 12428, and Pages 1 to 42 at Sl.no. 4591.	Rs. 9,20,140.00 + Intt. + Other charges- Recovery if any.	Reserve Price: 7.25 EMD Price: 0.73 Possession Date 06.09.2021 (Symbolic Possession)	**Date:** 21.07.2023, Friday, **Time:** 12:00 pm to 2:00 pm, **Place:** Prathama UP Gramin Bank. **BO:** Indirapuram, **Address:** Behind Jaipuriya Mall Ahinsha Khand 1 Indirapuram Ghaziabad.
15.	Indirapuram (Ghazibabad)	**Borrower: Sh. Niranjan kumar** s/o Sh. Chatar Singh **Co-borrower: Sh. Pankaj Tripathi** s/o Sh. Krishna kant Tripathi. **Guarantor: Sh. Arvind Kumar** s/o Sh. Mahipal Sharma 9134NC00002774	Flat.no. F-4/13A, EWS Ist Floor, Madhuban Bapudham, Ghaziabad. Area: 29.70 sq.mt. The title deed is registered with SR II Ghaziabad on 28.07.2015 in Bahi no. 1 Jild no. 9977 Pages 259 to 304 at Sl.no. 9109.	Rs. 10,92,225.00 + Intt. + Other charges- Recovery if any.	Reserve Price: 8.34 EMD Price: 0.83 Possession Date 15.06.2018 (Symbolic Possession)	**Date:** 21.07.2023, Friday, **Time:** 12:00 pm to 2:00 pm, **Place:** Prathama UP Gramin Bank. **BO:** Indirapuram, **Address:** Behind Jaipuriya Mall Ahinsha Khand 1 Indirapuram Ghaziabad.
16.	Indirapuram (Ghazibabad)	**Borrowers: Sh Ashutosh Ranjan Srivastav** s/o Sh. Ramesh Lal Srivastava **Guarantor: Sh. Akhilesh Kumar Srivastav** s/o Sh. Parmatma Prasad Srivastava 9134NC00002039, 91349300000682, 9134CF00000426	Residential Flat E- 569 A, Ist floor, EWS, triple story Sapna, Block E, Sec 11, GMP residential colony, Pratap vihar, Ghaziabad. Measuring: 14.47 sq.mt The title deed is registered with SR -V Ghaziabad on 17.10.2013 in Bahi No. 1 Zild No. 3952 Page No.237 to 274 at Sl. No. 8360.	Rs. 12,27,552.72 + Intt. w.e.f. 01.02.2023 + Other charges- Recovery if any.	Reserve Price: 10.79 EMD Price: 1.08 Possession Date 29.04.2023 (Symbolic Possession)	**Date:** 21.07.2023, Friday, **Time:** 12:00 pm to 2:00 pm, **Place:** Prathama UP Gramin Bank. **BO:** Indirapuram, **Address:** Behind Jaipuriya Mall Ahinsha Khand 1 Indirapuram Ghaziabad.
17.	Indirapuram (Ghazibabad)	**Borrowers: Shri Ramshabd** s/o Shri Dashrath **Guarantor: Sh. Naveen Chandra** s/o Sh Tara Singh 9134NC00002622	Flat no- 167 Ground Floor, Nyay Khand II, Indirapuram Ghaziabad. Measuring 24.65 sq mt. The title deed of said property is registered with SR IV Ghaziabad on 27.01.2015 in Bahi no. 1 Jild no.29077 Pages 55 to 120 at Sl.no. 1701.	Rs. 9,92,143.00 + Intt. w.e.f. 01.07.2020 + Other charges- Recovery if any.	Reserve Price: 10.94 EMD Price: 1.09 Possession Date 04.09.2021 (Symbolic Possession)	**Date:** 21.07.2023, Friday, **Time:** 12:00 pm to 2:00 pm, **Place:** Prathama UP Gramin Bank. **BO:** Indirapuram, **Address:** Behind Jaipuriya Mall Ahinsha Khand 1 Indirapuram Ghaziabad.
18.	Indirapuram (Ghazibabad)	**Borrowers: Sh. Rajendra Singh** s/o Sh.Narayan singh **Guarantor: Sh. Madan Singh Chandel** s/o Sh. Kundan Singh (9134NC00003311)	F-214,C EWS third floor Nayay Khand III,Indirapuram, Ghaziabad. Measuring: 19.505 sq.mt. The title deed of said property is registered with SR IV Ghaziabad on 28.09.2016 in Bahi no. 1, Jild no.32378, Pages 33 to 76 at Sl.no. 17064.	Rs. 8,67,926.00 + Intt. + Other charges- Recovery if any.	Reserve Price: 9.83 EMD Price: 0.98 Possession Date 11.02.2021 (Symbolic Possession)	**Date:** 21.07.2023, Friday, **Time:** 12:00 pm to 2:00 pm, **Place:** Prathama UP Gramin Bank. **BO:** Indirapuram, **Address:** Behind Jaipuriya Mall Ahinsha Khand 1 Indirapuram Ghaziabad.
19.	Indirapuram (Ghazibabad)	**Borrowers: Sh. Anubhav Gupta** S/o Sh. Virendra Gupta **Guarantor: Sh. Rahul Aggarwal** S/o Sh. Vinod Kumar 9134NC00002288 & 91349300000646, 9134CF00000396	Flat No.470B, 2nd Floor,EWS, Nyay Khand-2, Indirapuram, Ghaziabad, UP-201014 measuring: 19.505 sq.mt Title deed of the property is registered With S.R.IV Ghaziabad on 29.01.2014 in Bahi No. 1, Zild No. 26792, Pages 77 to 118, Serial No. 3195.	Rs. 11,90,957.04 + Intt. w.e.f. 01.10.2022 + Other charges	Reserve Price: 9.83 EMD Price: 0.98 Possession Date 03.02.2023 (Symbolic Possession)	**Date:** 21.07.2023, Friday, **Time:** 12:00 pm to 2:00 pm, **Place:** Prathama UP Gramin Bank. **BO:** Indirapuram, **Address:** Behind Jaipuriya Mall Ahinsha Khand 1 Indirapuram Ghaziabad.
20.	Indirapuram (Ghazibabad)	**Borrowers: Sh. Pappu Singh** s/o Sh. Rameshwar Singh **Guarantor: Sh. Jitendra kumar Pal** s/o Sh. Awadh kishor Lal (9134JH00000067 & 91349300000804)	Shop no. SD-150 UGF Jaipuriya Sunrise Greens on group Housing Plot no. 12 A situated Ahinsa khand Indirapuram Ghaziabad. Measuring: 15.22 sq.mt. The title deed of said property is registered with SR IV Sadar Ghaziabad on 20.03.2018 in Bahi no. 1, Jild no. 35291, Pages 275 to 334 at Sl.no. 5940.	Rs. 16,10,098.00 + Intt. w.e.f. 01.10.2022 + Other charges	Reserve Price: 20.64 EMD Price: 2.06 Possession Date 28.02.2022 (Symbolic Possession)	**Date:** 21.07.2023, Friday, **Time:** 12:00 pm to 2:00 pm, **Place:** Prathama UP Gramin Bank. **BO:** Indirapuram, **Address:** Behind Jaipuriya Mall Ahinsha Khand 1 Indirapuram Ghaziabad.
21.	Indirapuram (Ghazibabad)	**Borrowers: Sh. Shiv Shankar** s/o Sh. Dhani Ram **Guarantor: Sh. Dharmendra Singh** s/o Sh. Ujagar Singh (9134NC00002710).	F-314, LIG (GF), Pratap Vihar Vijaynagar Ghaziabad. Measuring: 33.39 sq.mt. The title deed of said property is registered with SR V Ghaziabad on 23.06.2015 in Bahi no. 1, Jild no. 4963, Pages 169 to 230 at Sl.no. 3442.	Rs. 14,27,026.00 + Intt. + Other charges- Recovery if any.	Reserve Price: 11.26 EMD Price: 1.13 Possession Date 11.02.2021 (Symbolic Possession)	**Date:** 21.07.2023, Friday, **Time:** 12:00 pm to 2:00 pm, **Place:** Prathama UP Gramin Bank. **BO:** Indirapuram, **Address:** Behind Jaipuriya Mall Ahinsha Khand 1 Indirapuram Ghaziabad.
22.	Indirapuram (Ghazibabad)	**Borrower: Sh. Sonu** s/o Sh. Ram Narayan **Co-borrower: Smt. Anita** w/o Sh. Sonu **Guarantor: Sh. Kishan Singh** s/o Sh. Rajendra Singh (9134NT00003046)	Flat no. F-8/08C EWS, III floor, Madhuban Bapudham, Ghaziabad. Measuring 29.70 sq mt. The title deed of said property is registered with SR II, Ghaziabad, on 12.04.17 in Bahi no. 1 Jild no. 12278 Page no. 373 to 414 at Sl.no. 3135.	Rs. 8,39,683.00 + Intt. + Other charges- Recovery if any.	Reserve Price: 7.59 EMD Price: 0.76 Possession Date 30.05.2019 (Symbolic Possession)	**Date:** 21.07.2023, Friday, **Time:** 12:00 pm to 2:00 pm, **Place:** Prathama UP Gramin Bank. **BO:** Indirapuram, **Address:** Behind Jaipuriya Mall Ahinsha Khand 1 Indirapuram Ghaziabad.

Contact Person: 1. Sh. Salek Chand, Sr. Manager Indirapuram Branch 7217029134.
Terms & Conditions: 1. Persons participating in Auction should deposit earnest amount between 10:00 am to 4:00 pm to given as under:
Branch: Indirapuram, Earnest Money upto Date: 20.07.2023, DD in favour of Prathama UP Gramin Bank, Branch Indirapuram.
2. The sais property will not be sold below the reserve price given.One with highest bid will get be consider The Successful bidder should deposit 25% of the bid amount (inclusive of EMD) on the same day of the sale in cash or DD drawn as above. **3.** The balance bid amount will be deposited within 15 days from the date of confirmation of the sale by the secured creditor or the Authorised officer. In case of default, all amounts deposited till then shall be forfeited. **4.** The Successful bidder shall bear all stamp duty, Registration fee, incidental expenses etc. for getting the sale certificate registered. **5.** The Authorised officer reserves the right to accept or reject any bid or postpone or cancel the auction and also to modify any terms & conditions of this sale without any prior notice. **6.** For inspection of the property and more particulars our branches as mentioned above, may be contacted during office hours on or before Auction date. **7.** Auction will be cancelled if borrower/ Guarantor deposit all dues before the date of Auction. **8.** Auction will starts as time mentioned above.
THIS PUBLICATION IS GIVEN TO INFORM THE ABOVE REFEREED BORROWER/GUARNATOR/MORTGAGER/OWNER ALSO ABOUT THE SALE UNDER RULE 8 & 9 OF SARFAESI - ACT 2002.

Date: 20.06.2023 **Authorised Officer Prathama U.P. Gramin Bank, Regional Office, Ghaziabad**

Avail Attractive Interest rates on our loan and deposit schemes, Lowest Interest Rate on Home Loan- 8.10%*
Interest on Fixed Deposit - 8.15%* (Contact: 7217028486)

L&T Finance Limited
Registered Office: 15th Floor, PS Srijan Tech Park
Plot No. 52, Block DN, Sector V, Salt Lake City
Kolkata 700 091, District 24-Parganas North.
CIN No.: U65910WB1993FLC060810
Branch office: Delhi

L&T Finance

POSSESSION NOTICE
[Rule-8(1)]

Whereas the undersigned being the authorized officer of L&T Finance Limited (Erstwhile, L&T Housing Finance Ltd has been Merged with L&T Finance Ltd under the Scheme of Amalgamation by way of merger by absorption approved by the NCLT Mumbai as well as NCLT Kolkata, ('LTF') w.e.f. 12th April, 2021) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and in exercise of powers conferred by Section 13(12) of the said Act read with [rule 3] of the Security Interest (Enforcement) Rules, 2002 issued a demand notices calling upon the Borrower/ Co-borrowers and Guarantors to repay the amount mentioned in the demand notice appended below within 60 days from the date of receipt of the said notice together with further interest and other charges from the date of demand notice till payment/realization. The Borrower/ Co-Borrowers/ Guarantors having failed to repay the amount, notice is hereby given to the Borrower/ Co-Borrowers/ Guarantors and public in general that the undersigned has taken possession of the property described herein under in exercise of powers conferred on him/her under Section 13 of the said Act read with rule 8 of the said Rules on this notice.

Loan Account Number	Borrower/s/ Co-borrower/s & Guarantors Name	Description of the Mortgaged Properties	Demand Notice		Date and Type of Possession Taken
			Date	Outstanding Amount (₹)	
H01292310121022634, H01292310121025439, H01292310121012421 H01292310121012421L	1. Swati Aggarwal 2. Manish Kumar Gupta	**Schedule – I** All The Piece And Parcel Of The Property Address: D.D.A Builtup Flat No. 16-C, 2nd Floor, Area Measuring Lig Type-III, Pocket-B, Category-LIG, Situated At West Gorakh Park Extension, Residential Scheme Shahadara, Delhi 110032.	13.08.2022	Rs. 33,81,350.44/- (Rupees Thirty Three Lakhs Eighty One Thousand Three Hundred Fifty and Paise Forty Four Only) As On Date 13-08-2022	Physical Possession 14.06.2023.

The Borrower/ Co-borrowers/ Guarantors in particular and public in general is hereby cautioned not to deal with the property and any dealing in the property would be subject to the charge of L&T Finance Limited for an amount mentioned in the demand notice together with further interest and other charges from the date of demand notice till payment/realization.

Sd/-
Date: 20.06.2023 **Authorized Officer**
Place: Delhi For L&T FINANCE LIMITED

Classifieds

PERSONAL

I,**Umesh** Kumar Sharma,S/o Radhey Shyam Sharma,R/o-WA-191,Flat.No.06,Shakarpur, Delhi-110092,have changed my name to Umesh Sharma.
0040673912-9

I,**Trilok** Chand and Trilok Chand Singla,S/o Suraj Bhan,R/o J-67,Ground-Floor,Kalkaji, Delhi-110019,have changed my name to Tirlok Chand.
0040673912-11

I,**Rani** Trehan W/o Ajay Kumar Arora,R/o H. No.3, GyanKunj,Laxmi-Nag

केनरा बैंक Canara Bank

Diplomatic Enclave Branch, 18/48 Malcha Marg, Chanakyapuri, New Delhi-110021

The general public is hereby informed that following number of lockers with Canara bank, Diplomatic Enclave Branch,18/48 Malcha Marg, Chanakyapuri, New Delhi-110021 have been opened by locker holders and in respect whereof the locker agreements are missing and at the same time, the locker holders are not operating the locker for the last number of years or are not paying the arrears of locker charges instead of our repeated letters and follow up:

LOCKER NO	NAME OF HIRER	ADDRESS	DATE OF LAST OPERATION	DATE OF ARREAR	ARREAR AMOUNT
213	Sh. V.K. Srivastava	Chairman, Veecon Group of Cos, 1st Floor, World Trade Tower, Barakhamba Lane, New Delhi-110001	2014	15-06-2023	33512/-
214	Sh. V.K. Srivastava	Chairman, Veecon Group of Cos, 1st Floor, World Trade Tower, Barakhamba Lane, New Delhi-110001	2014	15-06-2023	58646/-
450	Sh. V.K. Srivastava	60A, 1st Floor, Sainik Farms, New Delhi-110062	2014	15-06-2023	16756/-

By this notice, it is hereby notified to all Locker Holders or their legal heirs in case of deceased of locker holders that they should approach our diplomatic Branch within a period of 5 days of this notice with authentic proof of the ownership of the locker and documents such as passport, aadhar card,proof of residence etc. to execute fresh locker agreements and pay the arrears of locker charges ,in case no response is received in respect of the any of the locker holders or their legal heirs,the bank shall be constrained to break open the lockers on in presence of witnesses and keep aside its contents while exercising its lien over the contents of the lockers for recovery of presence of arrear of locker charges.

Date : 19-06-2023, Place : New Delhi **Authorised Officer, Canara Bank**

DEMAND NOTICE

Under Section 13(2) of the Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act.) read with Rule 3 (1) of the Security Interest (Enforcement) Rules, 2002 (the said Rules). In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the said Rules, the Authorised Officer of IIFL Home Finance Ltd.(IIFL HFL) (Formerly known as India Infoline Housing Finance Ltd.) has issued Demand Notices under section 13(2) of the said Act, calling upon the Borrower(s), to repay the amount mentioned in the respective Demand Notice(s) issued to them. In connection with above, notice is hereby given, once again, to the Borrower(s) to pay within 60 days from the publication of this notice, the amounts indicated herein below, together with further interest from the date(s) of Demand Notice till the date of payment. The detail of theBorrower(s), amount due as on date of Demand Notice and security offered towards repayment of loan amount are as under:-

Name of the Borrower(s), /Guarantor (s)	Demand Notice Date & Amount	Description of secured asset (immovable property)
Mr. Virender Kumar Gupta, Golden Garments, Mrs.Rajni Gupta **(Prospect No 763575)**	**16-Jun-2023 Rs. 33,30,847/-** (Rupees Thirty Three Lakh Thirty Thousand Eight Hundred Forty Seven Only)	All that piece and parcel of the property being :Entire Front side Portion of Second Floor (without Roof Rights) , having area Measuring Ad Measuring 117.5 Sq. Yards (1057.5 Sq. Ft.) , out of which is part of Aforesaid Proeprty Bearing No. 39 , out of Khasra No. 226 , Situated in the Revenue estate of village Basai Dara Pur , Abadi / Colony Known as Channa mal Park, Rohtak Road. Delhi, 110026, India
Mr. Govind Kumar, Mrs.Ramavati, Mr.Suresh Chandra **(Prospect No IL10154447)**	**16-Jun-2023 Rs. 16,45,434/-** (Rupees Sixteen Lakh Forty Five Thousand Four Hundred Thirty Four Only)	All that piece and parcel of the property being : House built on Plot No. 56 Khasra No. 182, Land area Ad.Measuring: 770 Sq.ft, Carpet area Ad.Measuring: 653.65 Sq.ft, Built up area Ad.Measuring: 577 Sq.ft. Property at Krishna Dham Colony Bake Maujha-Bichpuri, B.V. Bichpuri, Agra, Uttar Pradesh, India, 283105

If the said Borrowers fail to make payment to IIFL HFL as aforesaid, IIFL HFL may proceed against the above secured assets under Section 13(4) of the said Act, and the applicable Rules, entirely at the risks, costs and consequences of the Borrowers.For, further details please contact to Authorised Officer at Branch Office: IIFL HFL Unit No 309, Third Floor, Padam Business Park, Plot no. INS-1, Sector 12A, Awas Vikas, Sikandra Yojna, Agra, 282007 and Plot No. 30/30E, Upper Ground Floor, Main Shivaji Marg, Najafgarh Road, Beside Jaguar Showroom,Moti Nagar, New Delhi/or Corporate Office : IIFL Tower, Plot No. 98, Udyog Vihar, Ph-IV Gurgaon, Haryana.

Place: Agra & Delhi Date: 20.06.2023 **Sd/- Authorised Officer, For IIFL Home Finance Ltd**

S. E. RAILWAY – TENDER

e-Tender Notice No. EL-CON-KGP-JER-BLS-23-05, dated 16.06.2023. e-Tender is invited by Divisional Electrical Engineer (Con). S.E.Railway, Kharagpur for and on behalf of the President of India for the following work. Following tender has been uploaded on website **www.ireps.gov.in** The e-tender will be closed **at 12.00 hrs.** on due date. **Brief Description of Works :** Supply, erection, testing & commissioning of balance work of 25KV OHE including RC and PSI work from Jaleswar (In) to Rajghat (In) and Rupsa Jn (in) to Balasore (Ex) in connection with the work of 3rd line between Narayangarh and Bhadrak in Kharagpur Division. **Cost :** ₹ 9,29,28,094.35. **EMD :** ₹ 6,14,700/-. **Completion period :** 18 (Eighteen) months. **Due Date:** 10.07.2023. Interested tenderers may visit website **www.ireps.gov.in** [E-Tender→Works→View tenders→by ORGANISATION→IR-Electrical→SOUTH EASTERN RLY/DYCEE-C-KGP-ELECTRICAL] for full details/description/specification of the tenders and submit their bids online. In no case manual tenders for these items will be accepted. **NB :** Prospective Bidders may regularly visit **www.ireps.gov.in** to participate in all other tenders. **(PR-304)**

सेन्ट्रल बैंक ऑफ इंडिया Central Bank of India

1911 से आपके लिए "केन्द्रित" "CENTRAL" TO YOU SINCE 1911

BRANCH OFFICE: ANAND PARBAT, NEW DELHI

POSSESSION NOTICE (For Immovable Property)
Appendix-IV [See Rule - 8(1)]

Whereas, the undersigned being the Authorized Officer of the **Central Bank of India, Anand Parbat Branch, New Delhi** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(2) and 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated **01/10/2022,** Calling upon the **Borrowers: M/S KIRAN UDYOG Account No.3416004424,** to repay the amount mentioned in the notice being **Rs.4,20,76,092/- (Rupees Four Crore Twenty Lakh Seventy Six Thousand and Ninety Two Only)** with further interest at the applicable rate/s as per bank circular. Interest mentioned in the Schedule A from the date of notice 01/10/2022 till the date of full and final payment along with incidental expenses, charges and costs recoverable as per terms of contract and/or as per law, within sixty days from the date of above said notice.

The present outstanding is **Rs.81,13,076.46 + Interest (Rupees Eighty One Lakh Thirteen Thousand Seventy Six and Paise Forty Six Only)** (which represents the remaining balance i.e. principal plus interest due as on the 01.10.2022 out of the total demand as per the above said notice dated 01.10.2022), plus interest and other charges from 01.10.2022 to till the date of full and final payment along with incidental expenses, charges and costs recoverable as per terms of contract and/or as per law, from the date of the above said notice.

The Borrower having failed to repay the entire dues of the bank, notice is hereby given to the borrower, the 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 day of **13.06.2023.** The borrower and the Guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of **Central Bank of India, Anand Parbat Branch, New Delhi** for an amount of **Rs.81,13,076.46 (Rupees Eighty One Lakh Thirteen Thousand Seventy Six and Paise Forty Six Only)** (which represents the remaining balance i.e. principal plus interest due as on the 01.10.2022 out of the total demand as per the above said notice dated 01.10.2022), plus interest and other charges from 01.10.2022.

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

DESCRIPTION OF THE IMMOVABLE PROPERTY

M/S KIRAN UDYOG

Property Bearing No.182, Block - B, Okhla Industrial Area, Phase-I, New Delhi. (Detailed description of the secured asset / mortgaged property) **Bounded by:**

North: Service Line **South:** Road
East: Property of B-181 **West:** Property of B-183

PLACE: NEW DELHI **(Authorised Officer)**
DATE: 13.06.2023 **Central Bank of India, Anand Parbat, New Delhi**

केनरा बैंक Canara Bank

भारत सरकार का उपक्रम A Government of India Undertaking

सिंडिकेट Syndicate

E-AUCTION OF PROPERTIES ON 05.07.2023
Last Date of EMD 04.07.2023

Regional Office: Ghaziabad.

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 Creditors, the Physical Possession of which has been taken by the Authorised Officer of Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on **05.07.2023** from 12.30 A.M. to 01.30 P.M. through E-Auction under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

For Further Details Contact **Himanshu Jain, Manager, Rajendra Nagar 1, Branch, Mob.: 8218815040, E:mail: cb2867@canarabank.com** OR the Service provider M/s Canbank Computer Services Ltd., Mr. Pratap Kanjilal & D D Pakhare. Mobile 9832952602, 8898418010, 080-23469665, 9480691777, Email: ccsleauction@gmail.com & eauction@ccsl.co.in

Sr. No.	Branch Office/ Name of the Borrowers/Sureties	Notice Due Amount	Description of Property/ies	EMD@10% and BID Demand Draft in the Name of the Authorised Officer of Canara Bank or RTGS/NEFT/Fund Transfer	a. Reserve Price (Rs.) b. EMD (Rs.) c. Incremental Bid (Rs.) d. Date & Time of E-Auction	The Property Can be Inspected, with prior Appointment with Authorised Officer on
1.	**BRANCH OFFICE: Rajendra Nagar - 1, Ghaziabad. (2867).** **Borrower/s:- 1.** Shri Sudhir Kumar S/o Shri Harveer Singh, R/o Flat No. A 102 (Upper Ground Floor), 1st Floor, Plot no. 05, Khasra 1041, Gokuldham Colony, Village Dhargal, Ghaziabad UP-201001. **2.** Smt. Deepa Devi W/o Shri Sudhir Kumar, R/o Flat No. A 102 (Upper Ground Floor), 1st Floor, Plot no. 05, Khasra 1041, Gokuldham Colony, Village Dhargal, Ghaziabad UP-201001.	**Rs. 16,84,941.04 As on 31.03.2023 + Interest and other Charges**	Flat No. A-102 (Upper Ground Floor), 1st Floor, Plot No. 05, Khasra 1041, Gokuldham Colony, Village Dhargal, Ghaziabad, UP area measuring 849.60 sq.feet. (78.96 sq.mtr.), Owned by Shri Sudhir Kumar S/o Shri Harveer Singh and Smt. Deepa Devi W/o Shri Sudhir Kumar and **Bounded: North:** Land Jogendra, **South:** Property Satpal, **East:** Road 25 Feet wide, **West:** Property Digar Malik. **Property is under Physical Possession.**	**A/c Name: SL OL RTGS NEFT PMT A/c No. 209272434 IFSC Code: CNRB0002867 on Before 04.07.2023 up to 5.00 p.m.**	**a. Rs. 17.00 Lakh b. Rs. 1,70,000/- c. Rs. 20,000/- d. Date 05.07.2023 time 12:30 p.m. - 01.30 p.m.**	**03.07.2023 Between 10:00 A.M. to 05:00 P.M.**

Place: Ghaziabad **Sale Notice Date: 12.06.2023** **Authorised Officer, Canara Bank**

Before the Central Government
Registrar of Companies, 'Haryana' & 'NCT of Delhi'
In the matter of sub-section (3) of Section 13 of Limited Liability Partnership Act, 2008 and rule 17 of the Limited Liability Partnership Rules, 2009
In the matter of the Limited Liability Partnership Act, 2008, Section 13 (3)

In the matter of **MEHAR TRAVEL SOLUTIONS LLP,** LLP No: AAD-4125 having its registered office at: B-49, SF, Silver Crest Sushant Lok-3, Sector-57, Gurgaon Haryana -122001

.....Petitioner

Notice is hereby given to the general public that the LLP proposes to make a petition to registrar of Companies **"Haryana"** to **"NCT OF Delhi"** under Section of 13(3) of the Limited Liability Partnership act 2008, seeking permission to change its registered office from the State of **"Haryana"** to **"NCT of Delhi".**

Any person whose interest is likely to be affected by the proposed change of the registered office of the LLP may deliever or cause to be delivered or send by registered post of his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition supported by an affidavit to the **Registrar of Companies "State of Haryana " to "NCT of Delhi"** within 21(twenty one) days from the date of publication of this notice with a copy to the petitioner LLP at its registered office at the address mentioned above.

For and on behalf of
MEHAR TRAVEL SOLUTIONS LLP

	Sd/- NITIN DANDONA (Director) DPIN: 07084692	Sd/- REENA DANDONA (Director) DPIN: 07084739

Date: 19.06.2023
Place: Delhi

Azadi Ka Amrit Mahotsav | G20 भारत 2023 INDIA

Attention PAN Holders!

Miss it at your own risk



Linking of PAN & AADHAAR is Mandatory

Last date

30.06.2023



Link online with late fee of Rs. 1000/-

To link PAN with Aadhaar visit https://www.incometax.gov.in/iec/foportal and follow on screen instructions after clicking on 'Quick Links' section and selecting 'Link Aadhaar' option.

Consequences of not linking your PAN with Aadhaar

- Your PAN will become inoperative
- Pending refunds and interest on such refunds will not be issued
- TDS will be required to be deducted at a higher rate
- TCS will be required to be collected at a higher rate

For more information, see Rule 114AAA of the Income Tax Rules, 1962 and Notification No. 37/2017 dated 11th May 2017.

Attention

- No person shall obtain more than one PAN
- Penalty of Rs.10,000/- may be levied for obtaining more than one PAN

Deductors may verify status of PAN as under

- For checking status of single PAN, visit **https://www.incometax.gov.in**
- For checking status of PANs in bulk, visit **https://report.insight.gov.in**

cbc 15401/13/0006/2324

For e-Brochures, scan QR Code

Income Tax Department
Central Board of Direct Taxes

For more information, please visit www.incometax.gov.in

For more information, scan QR Code

@IncomeTaxIndia @IncomeTaxIndiaOfficial @IncomeTaxIndiaOfficial @Income Tax India @Income Tax India Official

pnb Housing Finance Limited

Regd. Office : 9th Floor, Antriksh Bhawan, 22, K.G. Marg, New Delhi-110001
Phones : 011-23357171, 23357172, 23705414, Website : www.pnbhousing.com

Branch Office: S - 8, Uphaar Cinema Complex, Green Park Extension, New Delhi 110016.

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)

Whereas the undersigned being the Authorised Officer of the PNB Housing Finance Ltd. under the Securitisation and Reconstruction of Financial Assets & in compliance of Rule 8(1) of Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued demand notice/s on the date mentioned against each account calling upon the respective borrower/s to repay the amount as mentioned against each account within 60 days from the date of notice(s)/ date of receipt of the said notice/s.

The borrower/s having failed to repay the amount, notice is hereby given to the borrower/s and the public in general that the undersigned has taken possession of the property/ies described herein below in exercise powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said Rules on the dates mentioned against each account.

The borrower/s 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 PNB Housing Finance Ltd., for the amount and interest thereon as per loan agreement. **The borrowers' attention is invited to provisions of Sub-section (8) of Section13 of the Act, in respect of time available, to redeem the secured assets.**

S. No.	Loan Account No.	Name of the Borrower/Co-Borrower /Guarantor	Date of Demand Notice	Amount Outstanding	Date of Possession Taken	Description of the Property Mortgaged
1.	HOU/GRP/ 0916/321299 BO: Green Park	**Late Mr. Sunil Kumar (Borrower) & Mrs. Manju Singla (Co-Borrower)**	15-11-2018	**Rs. 39,43,663.09/-** (Rupees Thirty Nine Lakhs Forty Three Thousand Six Hundred Sixty Three And Nine Paisa Only) **as on 15-11-2018**	14-06-2023 (Physical)	Flat No. A-6A1, Ground Floor, **Crescent Parc, NH-24, Ghaziabad, Uttar Pradesh-201001**

PLACE:- GREEN PARK, DATE:- 19-06-2023 **AUTHORIZED OFFICER, PNB HOUSING FINANCE LTD.**

केनरा बैंक Canara Bank

POSSESSION NOTICE (For Immovable Property) Section-13(4)

Whereas, the undersigned being the Authorised Officer of the **Canara Bank,** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice Calling upon the Borrower/Guarantors and owner of the property/surety to repay the amount mentioned in the notice within 60 days from the date of the said notice. The Borrower/Guarantors having failed to repay the amount notice is hereby given to the Borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under sub-section (4) of Section 13 of the Act read with rule 8 of the Security (Enforcement) Rules, 2002 on this mentioned the date. The borrower's attention is invited to the provisions of sub-sec (8) of Section13 of the Act in respect of time available to redeem the secured assets.

The borrower/surety/owner of property in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **Canara Bank, Respective Branch** for Notice amounts and interest thereon.

Sr. No.	Branch & Name of The Borrower/Guarantor	Description of Immovable/Movable Property/ Owner of Property	Notice Date	Outstanding Ammount
1.	**Branch: Modinagar (2191)** **Borrower: M/S USHA ENGINEERS** (Prop. Late Mrs. Usha Rani Bedi) (Borrower) and through her legal heir Shri Sanjay Bedi s/o Shri Tilak Raj Bedi and Sh Sanjay Bedi s/o Late Sh Tilak Raj Bedi (Guarantor).	Mortgage of residential House no. D-34, Municipal no.old 3/455 and New 2/435, measuring area 54.34 Sq mtr, Govindpuri, Near Hanuman Chowk, Hanuman Murti Modinagar, Ditt Ghaziabad, Owned by Lat Smt Usha Bedi **Boundaries of Property East:** House no. 49, **West:** Road, **North:** House No. D-35, **South:** House No. D-33.	**Demand Notice Date: 31.01.2023** **Possession Notice Date: 16.06.2023**	**Rs. 12,93,015.99 + Further Interest & other Charge. As on 31.01.2023**
2.	**Branch: Modinagar (2191)** **Borrower: M/s Aditya Knitwear** (Prop. Sh Aditya Agarwal) And Sh. Naresh Chand Aggarwal S/o Late Sh Satish Chand (Guarantor).	Mortgage of factory land and building as part of khasra no.66 mi measuring area 334.44 Sq mtr at Fafrana Basti (Harijan) Modinagar, Distt Ghaziabad, Owned by Sh. Naresh Chnad Agarwal **Boundaries of Property East:** Aaraji Deegar Maalik, **West:** Rasta 16 Feet wide, **North:** Rasta 16 Feet Wide, **South:** Aaraji Deegar Maalik.	**Demand Notice Date: 31.01.2023** **Possession Notice Date: 16.06.2023**	**Rs. 34,26,371.41 + Further Interest & other Charge. As on 31.01.2023**
3.	**Branch: Modinagar (2191)** **Borrower: M/S S R HOSIERY (Prop. Sh Naresh Chand Agarwal)** and 1- Smt Shobha Aggarwal w/o Sh Naresh chand Aggarwal 2- Sh Aditya Aggarwal s/o Sh Naresh chand Aggarwal 3- Smt Mega Aggarwal w/o Sh Aditya Aggarwal (Guarantor).	Mortgage of factory land and building as part of khasra no.66 mi measuring area 334.44 Sq mtr at Fafrana Basti (Harijan) Modinagar, Distt Ghaziabad, Owned by Sh. Naresh Chnad Agarwal **Boundaries of Property East:** Aaraji Deegar Maalik, **West:** Rasta 16 Feet wide, **North:** Rasta 16 Feet Wide, **South:** Aaraji Deegar Maalik.	**Demand Notice Date: 31.01.2023** **Possession Notice Date: 16.06.2023**	**Rs. 30,38,138.65 + Further Interest & other Charge. As on 31.01.2023**

Regional Office: Ghaziabad. **Authorised Officer.**

केनरा बैंक Canara Bank

Recovery Section, Central Regional Office, 6th Floor, Ansal Tower, 38, Nehru Place, New Delhi - 110019 Ph.: 011-26281530, 26414751

NOTICE UNDER SECTION 13(2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI ACT)

In respect of loans availed by below mentioned borrowers / guarantors from **CANARA BANK,** which have become NPA with below mentioned balance outstanding on dates mentioned below. We have already issued detailed Demand Notice dated as mentioned below Under Sec. 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 by Registered Post / Speed Post / Courier with acknowledge due to you which has been returned undelivered / acknowledgment not received. We have indicated our intention of taking possession of securities owned on one of you as per Sec. 13(4) of the Act in case of your failure to pay the amount mentioned below within 60 days. In the event of your not discharging liability as set out herein above the Bank / Secured Creditor may exercise any of the right conferred under section 13(4) of SARFAESI Act., Details of Liabilities are as under:-

Sr. No.	Name of Borrowers/Guarantors & Date of NPA	Demand Notice Date / Amount Outstanding	Details of Secured Assets:
1	**Branch: KAROL BAGH, New Delhi Branch** **Mr. Nandan Singh S/o Kishan Singh (Borrower),** 4/85, New Prem Nagar, Lodhi Road, New Delhi, Delhi – 110003 & First Floor (Right Side Portion), Property No. 38, Khasra No. 64, Harijan Colony, Begumpur Village, Patti Hamid Sarai, Tehsil Hauz Khas, New Delhi - 110017 & 19-B/1, Second Floor, Telephone Exchange Building, Begumpur, Malviya Nagar, New Delhi- 110017 **Mr. Navin Singh S/o Kishan Singh (Borrower),** RZ D 116 Khasra No. 78/18, Nihal Vihar, Nangloi, New Delhi, Delhi-110041 & First Floor (right Side Portion), Property No.38, Khasra No.64, Harijan Colony, Begumpur Village, Patti Hamid Sarai, Tehsil Hauz Khas, New Delhi - 110017 **Loan Accounts have been classified as a NPA on 01.05.2023**	**08-05-2023** **Rs. 31,71,486.97** as on 30-04-2023 + further interest and charges from 01-05-2023	**UREM Of Built Up Residential Flat On First Floor, Right Side Portion, In Property Bearing Municipal No. 38, having an Area of 71 Sq. Mtrs., situated at Harijan Colony, Khasra No. 64, Begumpur Village, Patti Hamid Sarai, Tehsil Hauz Khas, New Delhi, In The Name Of Mr. Nandan Singh S/o Kishan Singh And Mr. Navin Singh S/o Kishan Singh**

The above mentioned Borrowers / Guarantors are advised (1) To collect the original notice from the undersigned for more and complete details and (2) To pay the balance outstanding amount interest and costs etc. within 60 days from the date of notice referred to above to avoid further action under the SARFAESI Act.

Dated : 19-06-2023, Place : New Delhi **Authorised Officer, CANARA BANK**

The future is here

Day 1 highlight was India's 57 shortlists in 18 categories



SACHIN TALWALKAR



Major shortlists

CATEGORY	BRAND	AGENCY
Media Lions	Mortein	Dentsu Creative India
	Dove	Mindshare India
PR Lions	Oreo	Leo Burnett
	Swiggy	Talented
Entertainment Lions	Airtel	Leo Burnett
	Battleground Mobile India	DDB Mudra Group
Industry Craft Lions	Vedantu	Dentsu Creative
	Stir	FCB India
Social & Influencer Lions	MTV	DDB Mudra Group
	Burger King	Leo Burnett
Innovations Lions	Lay's	Leo Burnett
Glass Lions	Dove	Ogilvy

CANNES DIARY

IT'S THAT TIME of the year when the advertising world (if we can still call it that) makes its way into the French Riviera to witness what's what and the who's who of the industry.

And, as I set foot on the Promenade de la Croisette and make my way to the Cannes Lions Festival of 2023, I feel a sense of excitement about what I am about to witness, like a new season of a favourite show to binge on. And I hope it would be another big hit.

Also exciting is India's 57 shortlists in 18 categories so far. Though it will be difficult to match last year's performance by India, the representation is strong and varied. It can only grow here on.

Cannes Lions continues to be the benchmark for ideas and creativity in advertising. Over the years, the award has expanded its categories to allow agencies to look at their work in an integrated way, effectively enabling them to enter and win in categories they don't even work in.

One such category where we can see an upsurge in crossover entries is health and wellness.

For advertisers, health is becoming increasingly important, especially since we are now challenged to solve real-world problems, from environmental disasters to issues of mental health and work life balance. It affects us all. And it affects our well-being.

Another critical area of conversation is AI and it's implications on our businesses in media, creativity and analytics. The excitement about it is unmissable. From metaverse to AI, personalisation to gamification—these are the trends that will be driving the future. And these are the key themes of conversation by speakers and panelist here at Cannes.

Many of these conversations are unraveling at the Havas Café, Havas's very own meet-ann-greet watering hole on the Boulevard de la Croisette.

Over the years, it has become a permanent fixture at Cannes Lions to host noted speakers and panelist from around the world. This year is no different. With an agenda that's packed and interesting, Sir John Hegarty will discuss the power of content with our global chief transformational officer, Greg James.

Paul Limbrey, VP, global client & agency solutions at Google, will lead the conversation about the convergence of data, digital transformation and experience along with Jorge Irizar, global COO, Havas Media Network, and George Papandreopoulos, global managing director, CSA, followed by Yannick Bolloré, chairman & CEO, Havas, introducing the happy hour, unleashing the power of rugby with Vivendi.

The next few days will influence the course of creativity within our industry and define the year to come. And I am happy to be here to witness it.

(The writer us the CCO of Havas Life Sorento)

EXPLAINER

GREEN ACTIVISTS SEE RED OVER NICOBAR PORT

The two months for which the National Green Tribunal (NGT) had stayed the forest/environmental clearance (FC/EC) granted to proposed infrastructure projects on the Great Nicobar Island will soon be over. The NGT had ordered a scrutiny of the EC by a high-powered committee (HPC) in the interim period. ***Sarthak Ray*** takes a look at the issue



What EAC said

THE MOEFCC'S EXPERT appraisal committee (EAC) "noted the scale of impacts ... on flora and fauna of GNI and native populations." However, "considering the strategic nature" of the project, it allowed the grant of EC and Coastal Regulation Zone (CRZ) clearance "with specific conditions", including on conservation of turtle species, the Nicobar megapode, crocodiles, and translocation of coral reefs.

The mega project & the EIA

THE MEGA-PROJECT IS centred around a proposed international container trans-shipment port of 14.2 million twenty-foot equivalent units (TEU) at Galathea Bay in Great Nicobar Island (GNI), with an international airport (capacity of 4,000 peak-hour passengers), township, a gas and solar-based power plant.

Within the ₹72,000 crore mega project, ₹41,000 crore is earmarked for the trans-shipment port. Around 244 square kilometres, including 131 sq km of pristine forest lands, are to be diverted. The environmental impact assessment (EIA) report—prepared by Hyderabad-based Vimta Labs and released in December 2021—held that "with proper environment management system ... (the project) will contribute to the economic development of the GNIs" and India.

2013
GREAT NICOBAR ISLAND ADDED TO UNESCO'S BIOSPEHERE PROGRAMME

January 2021
GALATHEA BAY WILDLIFE SANCTUARY IS DENOTIFIED FOR THE PORT PROJECT

17,347
PROJECTED DIRECT AND INDIRECT EMPLOYMENT BY 2025 FROM THE PROJECT

75% of India's
TRANS-SHIPMENT CARGO HANDLED ABROAD

Criticism of EIA

WHILE CONSERVATIONISTS HAD outlined many threats to the islands' ecology from the project—including threats to endangered fauna, the felling of a large number of trees (8.52 lakh), the impact on local tribes (Shompen and Nicobarese), etc—the EIA report attracted criticism because of the discrepancies it contained. As per an article in *The Hindu*, the report talked of personnel associated with the assessing agency being in the field in December 2020, much before the terms of reference for EIA were notified in May 2021, casting a cloud on the independence of the EIA process.

There were large gaps in data as well as discrepancies such as the executive summary saying there are no coral reefs in the Galathea port area while the Zoological Survey of India study appended to the report talked of reefs over 116 hectares. At one place, the EIA report says there are 330 species of fauna on the island even as the ZSI survey lists 695.

What NGT said

THE NGT REFUSED to "interfere" in the grant of the clearance. It, however, stayed the EC for two months in April, citing "unanswered deficiencies" such as the translocation of 16,150 coral colonies out of 20,668, "without any mention of threat to the remaining 4,158" . Further, it underscored that the EIA data had been collected for only one season against the required three and that the project is located in a prohibited area as per the Coastal Regulation Zone norms. It set up the HPC to examine these.

What conservationists say

CONSERVATIONISTS HAD TERMED the NGT order disappointing since they believed it reflected the stance of the project proponents. The tribunal had said, "While it is true that the EIA procedure is mandatory, it does not however follow that hyper technical approach should be adopted ignoring ground realities... ".

The activists also sought to highlight the "conflict of interest" in the NGT-constituted HPC being headed by the secretary, MoEFCC—the ministry is a respondent in the case—apart from having a nominee of the NITI Aayog whose deliberations had reportedly triggered infra-plans for the Andaman & Nicobar Islands.

Why project is being pushed

PROJECT PROPONENTS BELIEVE it is a "game-changer". India has no large container trans-shipment port—75% of the country's trans-shipment cargo is handled at ports in Colombo, Singapore and ports in Malaysia. This not only means these jurisidictions benefit from India's trade but also that industry in India remains vulnerable to price escalations, congestion issues at the ports and inefficiencies.

There have long been calls for a trans-shipment port in southern India that not only serves domestic interests but also adds to India's prowess in sea-based logistics. Advocates of the project point to strategic and job-creation benefits.

IFCI FACTORS LIMITED
(A SUBSIDIARY OF IFCI LTD) (A Government of India Undertaking)
Regd. Office: 7th Floor, IFCI Tower, 61 Nehru Place, **New Delhi-110019, Tel:** 011-46412000, **Fax.:** +91-11-46521436,
Website: www.ifcifactors.com, **CIN:74899DL1995GOI074649**

Tender No: IFL/HO/C&R/02/2023-24, dated 20/06/2023
SALE OF FINANCIAL ASSETS BY IFCI FACTORS LIMITED (IFL) UNDER SWISS CHALLENGE METHOD

Facilities to be assigned	Total Outstanding Amount (Rs. in crore) (as on 31/12/2022)	Offer in Hand ("Reserve Price") (Rs. In crore)	Terms of Sale
Pool of NPAs as detailed at Appendix I of the RFP (hereinafter referred to as the "Portfolio")	1,816.43	13.00	100% cash basis

Notice is hereby given to the public in general and in particular to the Borrower (s) The Tender Document / Request for Proposal (RFP) with detailed terms and conditions for the same has been uploaded on the **website of IFL (http://www.ifcifactors.com)** under **the tab "Tenders". Last date for submission of Earnest Money Deposit (EMD) and Expression of Interest (EOI) with all enclosures is 30/06/2023 by 5pm. The e- auction/bidding will take place on 18/07/2023 at 12 noon. For further details please visit the website of IFL.**

All corrigenda / addenda / amendments / time extensions / clarifications etc., if any, to the RFP will be hosted only on the website (http://www.ifcifactors.com).

Note: IFL reserves the right to reject all or any bid(s), wholly or partly without assigning any reason whatsoever.

PLACE : NEW DELHI,
DATE : 20-06-2023

Sd/-, Senior Vice President (Credit &Recovery)

TITAGARH RAIL SYSTEMS LIMITED
(Formerly TITAGARH WAGONS LIMITED)
CIN: L27320WB1997PLC084819
Registered Office: Titagarh Towers, 756 Anandapur, E.M Bypass, Kolkata 700107
Phone: (033) 40190800, Fax: (033) 40190823
Email: investors@titagarh.in, Website: www.titagarh.in

CORRIGENDUM TO NOTICE OF EXTRA-ORDINARY GENERAL MEETING OF THE COMPANY'S MEMBERS, SCHEDULED ON TUESDAY, THE 4TH JULY, 2023

Notice is hereby given that the Company has on 19th June, 2023 despatched a Corrigendum to the Notice of Extra-Ordinary General Meeting (EGM) of the Company's members, scheduled on Tuesday, the 4th July, 2023 setting out certain additional disclosures pursuant to the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018, and applicable provisions of the Companies Act, 2013 and Rules made thereunder read with the circulars issued by Ministry of Corporate Affairs and Securities and Exchange Board of India, to all the shareholders whose email addresses are registered with the Company, or the RTA or their respective DP.

Members holding shares in physical mode who have not yet registered/ updated their email addresses with the Company/ Depository Participant can obtain Notice of the EGM and/ or login details for joining the EGM through VC/ OAVM facility including e-voting at the meeting or for voting through remote e-voting system by sending an email to **investors@titagarh.in** or the Company's Registrar and Share Transfer Agent i.e. Maheshwari Datamatics Private Limited at **mdpldc@yahoo.com** by submission of ISR-1 duly filled and signed and other relevant forms and supporting documents or by sending a request at **evoting@nsdl.co.in**.

The Company has appointed Sushil Goyal & Co; Company Secretaries as Scrutinizer to scrutinize the e-voting process in a fair and transparent manner.

The said Corrigendum to the Notice of EGM is available on website of both the stock exchanges i.e. BSE Limited and National Stock Exchange of India Limited and on the website of the Company at weblink **https://titagarh.in/storage/report/actual/1687158531_h1WI0_corrigendum-to-notice-of-egm-1pdf.pdf** and on the website of NSDL at **www.evoting.nsdl.com**.

The shareholders and others concerned are requested to take note of the above.

For **Titagarh Rail Systems Limited**
(Formerly Titagarh Wagons Limited)
Sd/-
Dinesh Arya
Company Secretary & Compliance Officer
M No. FCS 3665

Place : Kolkata
Date : 19th June, 2023

ACC Limited
adani Cement

Registered Office: Cement House, 121, Maharshi Karve Road, Mumbai - 400020
CIN: L26940MH1936PLC002515, **Phone:** +91 22 41593321
Website: www.acclimited.com; **Investor Support:** ACC-InvestorSupport@adani.com

NOTICE TO THE SHAREHOLDERS REGARDING TRANSFER OF EQUITY SHARES TO INVESTOR EDUCATION AND PROTECTION FUND (IEPF)

Notice is hereby given pursuant to the provisions of Section 124(6) of the Companies Act, 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 as amended ('Rules') for transfer all shares in respect of which dividend has remained unpaid or unclaimed for seven consecutive years, to the IEPF set up by the Central Government.

Accordingly, the dividend amount pertaining to the 79th Interim Dividend declared for the financial year ended December 31, 2016, which remains unclaimed for seven (7) years is due to be credited to the IEPF by September 29, 2023

The Company in compliance with the aforesaid Rules has sent individual communication to those shareholders whose shares are liable to be transferred to IEPF and has also uploaded full details of unclaimed dividends as well as such shares due for transfer on the website of the Company at www.acclimited.com. Shareholders are requested to verify the details of unclaimed dividends and the shares liable to be transferred to IEPF.

In view of the above, all such Shareholders are requested to make an application to the Company on or before August 31, 2023 for claiming the unpaid dividend for the year 2016 onwards so that their shares are not transferred to IEPF. Kindly note that all future benefits, dividends arising on such shares would also be transferred to IEPF.

Shareholders may note that both the unpaid/unclaimed dividends and the shares transferred to IEPF can be claimed by them from the IEPF Authority after following the procedure prescribed under the Rules.

For any clarification on the above, Shareholders may kindly contact the Company's Registrar and Share Transfer Agent, M/s. KFIN Technologies Ltd., Tower B, Plot Nos. 31 & 32 Selenium Building, Gachibowli Road, Financial District, Nanakramguda, Hyderabad–500032, Telephone Nos.: 040-67162222, Email: einward.ris@kfintech.com.

For **ACC Limited**
Sd/-
Vinod Bahety
Chief Financial Officer

Place: Mumbai
Date: 19th June, 2023

Oriental Aromatics Ltd.

CIN: L17299MH1972PLC285731
Regd. Office: 133, Jehangir Building, 2nd floor, Mahatma Gandhi Road, Fort, Mumbai – 400 001.
Phone No: 022-43214000; **Fax**: 022-43214099
Web Site : www.orientalaromatics.com Email : investors@orientalaromatics.com

NOTICE

The notice is published pursuant to the applicable provisions of the Companies Act 2013 read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 as amended ("the Rules").

The Rules, inter alia contain provisions for transfer of share(s), in the name of Investor Education and Protection Fund (IEPF) Suspense Account in respect of which dividend has not been paid or claimed for seven consecutive years or more.

Notice is further given that in accordance with the provisions of the Rules, individual notices have already been sent to respective shareholders at their latest available address in the Company records, inter alia, providing the details of shares being transferred to IEPF Suspense Account, for taking appropriate action(s). The Company has uploaded the full details of such shareholders whose shares are liable for transfer to IEPF on the website of the Company. i.e. www.orientalaromatics.com

The concerned shareholders are requested to claim the unpaid/unclaimed dividend amount(s) on or before 30th September, 2023 failing which the shares will get transferred to IEPF Suspense account. Please note that no claim shall lie against the company in respect of unclaimed dividend amount and equity shares transferred to IEPF.

Shareholders may note that both the unclaimed dividend amount and the equity share(s) transferred to the IEPF including all the benefits accruing on such shares, if any, can be claimed back by them from IEPF Authority, after following the procedure prescribed by the Rules. The Rules and the application Form (Form IEPF-5) as prescribed are available at IEPF website i.e. www.iepf.gov.in.

For any further information/clarification, shareholders are requested to write to or contact our RTA, Link Intime India Private Limited, Unit: Oriental Aromatics Limited, C-101, 247 Park, LBS Marg,Vikhroli (West), Mumbai – 400083.Tel: 022-49186270 Fax: 022-49186060 Email-rnt.helpdesk@linkintime.co.in or can also contact the Nodal Officer- Ms Kiranpreet Gill at the Regd Office address of the Company.

For Oriental Aromatics Limited
Sd/-
Kiranpreet Gill
Company Secretary & Compliance officer

Date : 19th June 2023
Place : Mumbai

HDFC MUTUAL FUND
BHAROSA APNO KA
MUTUAL FUNDS Sahi Hai

HDFC Asset Management Company Limited
A Joint Venture with abrdn Investment Management Limited
CIN: L65991MH1999PLC123027

Registered Office: HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020. Phone: 022 66316333 • Toll Free Nos: 1800-3010-6767 / 1800-419-7676
e-mail: hello@hdfcfund.com • Visit us at: www.hdfcfund.com

NOTICE

NOTICE is hereby given that HDFC Trustee Company Limited, Trustee to HDFC Mutual Fund ("the Fund"), has approved the following distribution under Income Distribution cum Capital Withdrawal ("IDCW") Option of **HDFC Arbitrage Fund**, an Open-ended Scheme investing in Arbitrage Opportunities ("the Scheme") and fixed **Thursday, June 22, 2023** (or the immediately following Business Day, if that day is not a Business Day) as the Record Date for the same:

Name of the Scheme / Plan(s) / Option(s)	Amount of Distribution (₹ per unit)#	Face Value (₹ per unit)	Net Asset Value ("NAV") as on June 16, 2023 (₹ per unit)
HDFC Arbitrage Fund - Wholesale Plan - Regular Plan - Normal IDCW Option (Payout and Reinvestment)	0.040	10.00	10.551
HDFC Arbitrage Fund - Wholesale Plan - Direct Plan - Normal IDCW Option (Payout and Reinvestment)			11.013
HDFC Arbitrage Fund - Wholesale Plan - Regular Plan - Monthly IDCW Option (Payout and Reinvestment)			10.936
HDFC Arbitrage Fund - Wholesale Plan - Direct Plan - Monthly IDCW Option (Payout and Reinvestment)			10.689

Amount of distribution per unit will be the lower of that mentioned above or the available distributable surplus (rounded down to a multiple of five at the third decimal) as on the Record Date.

Pursuant to the Distribution, the NAV of the IDCW Option(s) of the above Scheme would fall to the extent of such distribution and statutory levy, if any.

Amount will be paid, net of applicable tax deducted at source (TDS), to those Unit holders / Beneficial Owners whose names appear in the Register of Unit holders maintained by the Fund / Statements of Beneficial Ownership maintained by the Depositories, as applicable, under the IDCW Option(s) of the aforesaid Scheme on the Record Date (including investors whose valid purchase / switch-in requests are received by the Fund and the funds are available for utilization before cut-off timings in respect of the aforesaid Scheme, on the Record date).

With regard to Unit holders who have opted for Reinvestment facility under the IDCW Option(s), the amount due (net of applicable TDS) will be reinvested, by allotting Units at the ex-Distribution NAV per Unit (adjusted for applicable stamp duty).

Unit holders are advised to note that for redemptions and IDCW declared with effect from January 13, 2023, as per amended SEBI regulations, payout will be done only through electronic mode(s), even where a Unit holder has opted to receive physical instruments. Thus, payment of such amounts shall be made through physical instruments only in exceptional circumstances for reasons to be recorded by the AMC. Accordingly, unit holders who have opted for / have earlier received physical instruments are requested to update their bank account details by / sending us a copy of a cancelled cheque of first / sole holder's bank account.

All updations of PAN, KYC, email address, mobile number, nominee details, etc. should immediately be forwarded to the Investor Services Centers of the Fund (for units held in non-demat form) / Depository Participant (for units held in demat form). Unit holders are also advised to link their PAN with Aadhaar Number. Further, Unit holders can view the Investor Charter available on website of the Fund as well as check for any unclaimed redemptions or IDCW payments.

In view of individual nature of tax consequences, each investor should seek appropriate advice.

For **HDFC Asset Management Company Limited**
(Investment Manager to HDFC Mutual Fund)
Sd/-
Authorized Signatory

Place : Mumbai
Date : June 19, 2023

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