



July 30, 2024

BSE Limited
Scrip Code: 500440

National Stock Exchange of India Limited
Scrip Code: HINDALCO

Luxembourg Stock Exchange
Scrip Code: US4330641022

Sub: Newspaper advertisement regarding the Sixty-Fourth Annual General Meeting ('AGM') of Hindalco Industries Limited (*the Company*)

Ref:

- a. Regulation 30 & 47 Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015) ('SEBI Listing Regulations')
- b. ISIN: INE038A01020

Please find copies of Newspaper advertisement relating to the AGM to be held on Thursday, August 22, 2024, at 3:00 p.m. (IST) through Video Conference ('VC') / Other Audio-Visual Means ('OAVM') published today in the following newspapers:

- a) Business Standard, All India Edition in English and
- b) Navshakti, Mumbai Edition in Marathi.

Further, please note that, the Notice of the AGM together with the Annual Report is:

- a) sent to the shareholders whose email IDs are registered with the Depository Participant / the Company and
- b) available on the website of:
 - Company at www.hindalco.com ;
 - Company's Registrar and Share Transfer Agent i.e. Link Intime India Private Limited i.e. at <https://instavote.linkintime.co.in/>;
 - BSE Limited at www.bseindia.com ; and
 - National Stock Exchange of India Limited at www.nseindia.com.

This is for your information and record.

for **Hindalco Industries Limited**

Geetika Anand
Company Secretary & Compliance Officer

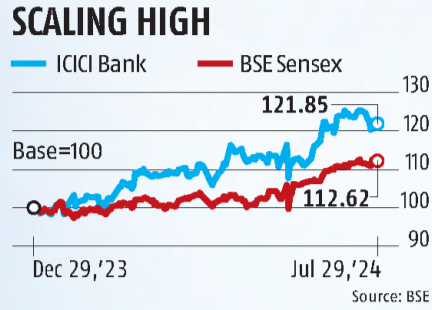
Encl: a/a

Hindalco Industries Limited

Registered Office: 21st Floor, One Unity Center, Senapati Bapat Marg, Prabhadevi, Mumbai – 400013, India | T: +91 22 69477000 / 69477150 | F: +91 2269477001/69477090
W: www.hindalco.com | **E:** hilinvestors@adityabirla.com | **Corporate ID No.:** L27020MH1958PLC011238

Sunny days may be ahead for ICICI Bank

Likely to give 19% returns in a year; brokerages retain 'buy' rating



NIKITA VASHISTH
New Delhi, 29 July

Driven by a steady show during the June quarter of the financial year 2024-25 (Q1 FY25), analysts expect ICICI Bank stock to rerate in the months ahead with up to 19 per cent returns likely over the next 12 months.

On Saturday, ICICI Bank reported a standalone net profit of ₹1,059 crore in the June quarter, clocking a gain of 14.6 per cent year-on-year (Y-o-Y).

"ICICI Bank continues to deliver consistent performance even in seasonally weak quarters even as earnings volatility of its peers is rising. Given the increasing quarterly earnings volatility and high loan-to-deposit ratio (LDR) of most peer banks, ICICI Bank's premium to peers should expand further and the stock should rerate," said analysts at Nuvama Institutional Equities.

The brokerage retained its 'buy' rating on the stock with a target price of ₹1,450 — up 19.4 per cent from Monday's closing price on the BSE.

ICICI Bank, the brokerage said, turned in strong earnings and outperformed on three key concerns plaguing its peers in Q1 FY25 — asset quality, LDR and net interest margin (NIM).

The bank's net interest income (NII) rose by 7.3 per cent Y-o-Y to ₹19,553 crore with NIM down 4 basis

points (bps) quarter-on-quarter (Q-o-Q) at 4.36 per cent in Q1.

On asset quality, ICICI Bank reported gross non-performing asset (gross NPA) ratio of 2.15 per cent in Q1 FY25 compared to 2.16 per cent in Q4 FY24. It reported a steady net NPA ratio of 0.43 per cent.

While slippages increased 11 per cent Y-o-Y and 14 per cent Q-o-Q, these were slower than peers.

While core credit cost inched higher to 60 bps, operating expenses (opex) growth remained in check at 11 per cent Y-o-Y (vs 19 per cent Y-o-Y growth in FY24).

"ICICI Bank increased its LDR in Q1FY25 to 86 per cent from 84 per cent in Q4 but this remains among the lowest for large private banks. We lower FY25-26 earnings per share (EPS) estimate by 3 per cent but expect ICICI Bank to deliver sector-leading 2.2 per cent return on asset (RoA) and 17-18 per cent return on equity (RoE) over FY25-26," said those at Nomura.

The Japan-based brokerage reiterated its 'buy' rating on ICICI Bank stock with an upwardly revised target price of ₹1,420 (from ₹1,335).

On the bourses, shares of ICICI Bank rose 2.8 per cent to an intraday high of ₹1,242.45 per share before closing at ₹1,214 per share (up 0.5 per cent) on the BSE.

By comparison, the benchmark BSE Sensex settled 23 points higher at 81,356.

ICICI Bank share hit a record

high of ₹1,257.6 on July 11, 2024, and trades at a price-to-earnings (P/E) multiple of 20.78 times.

Unsecured loans in focus

In Q1FY25, ICICI Bank's total deposits surged 15.1 per cent Y-o-Y (flat Q-o-Q). Most of the growth came from term deposits (up 19.8 per cent Y-o-Y and 3.1 per cent Q-o-Q).

On the asset side, loan growth came at 16 per cent Y-o-Y with the retail segment rising 17 per cent, business banking 36 per cent, and rural loans 17 per cent.

Corporate loans, meanwhile, grew at a slower pace of 10 per cent.

According to analysts, within loans, ICICI Bank has grown its portfolio of unsecured loans at a faster pace with the share of these loans at around 13 per cent of total loans.

As several lenders raised concerns about the performance of this portfolio in Q1FY25, ICICI Bank's underwriting strength may be put to the test, they added.

"Nonetheless, in a scenario where the bank's credit costs are lower than peers at the end of this period, we could see it building enough confidence to put the debate on the pro-cyclicality of the franchise to rest," said analysts at Kotak Institutional Equities.

Kotak, too, retained its 'buy' rating on ICICI Bank stock with a higher target price of ₹1,400 (from ₹1,300).



Overlook recent outflows and invest in ELSS if you are in old tax regime

SARBAJEET K SEN

While stock markets hovered near all-time highs and inflows into equity-oriented funds remained strong at ₹40,608.19 crore in June 2024, Equity Linked Savings Schemes (ELSS) or tax-saving schemes witnessed an outflow of ₹445 crore. These funds have seen outflows totalling ₹839.2 crore from April to June.

According to monthly data released by the Association of Mutual Funds in India (Amfi), 42 ELSS have ₹2.39 trillion in assets under management.

ELSS are equity mutual funds that invest in shares of companies across market caps.

"ELSS primarily invest in equities, offering the potential for higher returns over the long term compared to traditional tax-saving instruments like Public Provident Fund (PPF) and Fixed Deposits (FDs)," says S Sridharan, founder and chief executive officer (CEO), Waller Wealth.

Why the lukewarm response?

Being equity-linked, ELSS promises inflation-beating returns in the long run. Over three and five years ended July 26, 2024, ELSS on average gave returns of 20 per cent and 21.2 per cent, respectively, comparable to flexi-cap funds (19.8 and 20.9 per cent). Hence, performance does not account for the recent outflows.

Market experts say the new tax regime is the primary rea-

son for investors' lack of interest. "The upfront tax savings are not so relevant as the new income tax regime doesn't offer deductions. The lack of tax appeal may be the primary reason for investor apathy," says Fatema Pacha, senior equity fund manager, Mahindra Manulife Mutual Fund.

"Many investors have shifted to the new tax regime under which no deductions are available under Section 80C. Hence there is no compulsion to invest," echoes Parul Maheshwari, certified financial planner.

Benefits and downsides

Contributions up to ₹1.5 lakh in a financial year in an ELSS qualify for a deduction under Section 80C of the Income-Tax Act under the old tax regime. ELSS has the shortest lock-in among all tax-saving instruments. "ELSS has the lowest lock-in period of three years," says Maheshwari.

But these schemes also expose investors to the vagaries

of the stock markets. "ELSS funds are equity-oriented and hence are exposed to market risks like volatility and downturns," says Sridharan.

The Budget proposed that long-term capital gains on selling equity funds, including ELSS, should be taxed at 12.5 per cent, compared to 10 per cent earlier. (The impact of this tax rate hike will, to some extent, be softened by the hike in exemption on long-term capital gains from ₹1 lakh to ₹1.25 lakh in a financial year.)

Who should opt?

ELSS remains attractive for those looking to achieve the twin objectives of tax saving and wealth creation. "Those in the old tax regime looking to save tax under Section 80C and comfortable with equity as an asset class can invest in ELSS," says Maheshwari.

Investors with a long-term horizon and high-risk appetite seeking capital appreciation can consider ELSS. "Equity investments provide better inflation-adjusted returns," says Sridharan.

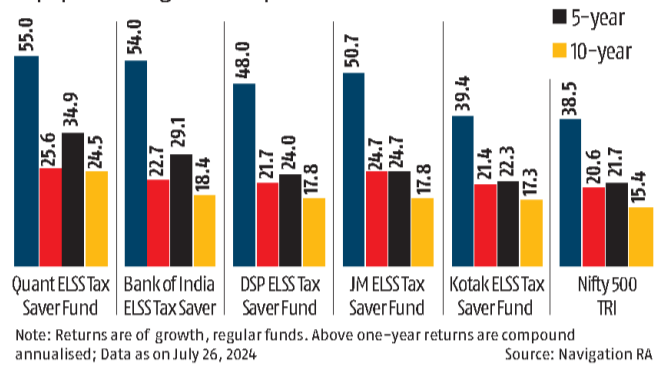
Stagger your investments

Always use a systematic investment plan (SIP) or a systematic transfer plan (STP) to invest in ELSS. "Use the SIP route to invest in equity mutual funds over the entire year as it enables you to participate in the markets and benefit from them," says Pacha.

Those who prefer index investing may opt for passive ELSS. Two of those available track the Nifty 50 Total Return Index (TRI) while one tracks the Nifty Large-Midcap 250 TRI.

ROBUST PERFORMANCE

Top-performing ELSS over past decade



Budget 2024 has created a new investment avenue: NPS Vatsalya scheme

The Union Budget 2024 has announced a new investment avenue in the form of the NPS Vatsalya, designed to support long-term savings for minors. It enables parents and guardians to invest on behalf of minors, encouraging early financial planning.

Key features:

- **Early start:** Parents can save for their child's retirement as early as infancy.
- **Long-term benefits:** Power of compounding can significantly enhance returns over a long investment horizon.
- **Account conversion:** On

reaching adulthood, the child's account will automatically transition into a regular NPS account.

- **Minimum investment:** Parents can start with a modest monthly contribution of ₹500 or an annual contribution of ₹6,000.

Is it ideal for higher education?

NPS is designed for long-term wealth creation and retirement planning, not short-term goals like higher education. The current NPS structure, including Vatsalya, primarily focuses on retirement savings.

Read full report here: mybs.in/2dXVYXm?1722249621

COMPILED BY SUNAINA CHADHA



HINDALCO INDUSTRIES LIMITED

Regd. Office: 21st Floor, One Unity Center, Senapati Bapat Marg, Prabhadevi, Mumbai 400013.
Tel: +91 22 69477000 / 69477150 | Fax: +91 22 69477001 / 69477030.
Email: hillinvestors@adityabirla.com | CIN No.: L27020MH1958PLC011238 | Website: www.hindalco.com.

NOTICE OF 65TH ANNUAL GENERAL MEETING & E-VOTING INFORMATION
Notice is hereby given that the 65th Annual General Meeting ("AGM") of the Shareholders of the Hindalco Industries Limited ("the Company") will be held on **Thursday, August 22, 2024, at 3:00 p.m. (IST)**, through Video Conferencing/ Other Audio-Visual Means ("VC/OAVM") to transact the business, as set out in the Notice of the AGM. The deemed venue of the meeting shall be the registered office of the Company.

The AGM will be convened in compliance with the applicable provisions of the Companies Act, 2013 and the Rules made thereunder ("the Act"), provisions of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") read with all applicable circulars on the matter issued by Ministry of Corporate Affairs and SEBI. Members participating through the VC / OAVM shall be reckoned for the purpose of quorum under Section 103 of the Act.

In compliance with the applicable relevant circulars, the Notice of the AGM and the Integrated Annual Report for the financial year 2023-24 has been sent through electronic mode on Monday, July 29, 2024 to all the Shareholders whose e-mail addresses are registered with the Company/ Link Intime India Private Limited ("RTA") / Depositories.

The Notice and Integrated Annual report are also available on:

- the website of the Company at www.hindalco.com;
- relevant section of the websites of the Stock Exchanges i.e. BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE") at www.bseindia.com and www.nseindia.com respectively and
- the website of the RTA at <https://instavote.linkintime.co.in/>

The documents pertaining to the items of business to be transacted in the AGM shall be available for inspection as per the procedure of provided in point no.7 of the Notice of AGM.

In terms of Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014 ("the Rules"), as amended, and Regulation 44 of the SEBI Listing Regulations & Secretarial Standards on General Meetings issued by the Institute of Company Secretaries of India, the Company is pleased to provide its Members with the facility to exercise their right to vote on the resolutions proposed to be passed at the AGM by electronic means.

The Company has engaged the services of the RTA for providing the e-voting facility both, before the AGM from any place other than the venue of the AGM ("remote e-voting") and during the AGM ("e-voting at AGM"). In terms of SEBI circular no. SEBI/HO/CFD/CMD/CI/RP/2020/242 dated December 9, 2020, e-voting process will also be enabled for all "individual demat account holders", by way of a single login credential, through their demat accounts/ websites of Depository Participants / Depositories. The process and manner for remote e-voting and voting at the AGM through various mode is provided in notice of the AGM and is also available on the Company's website www.hindalco.com.

Members attending the AGM through VC/OAVM and not having cast their vote on the resolutions forming the part of Notice through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting facility provided during the AGM. Members who have cast their vote through remote e-voting prior to the AGM can attend the AGM but shall not be entitled to cast their vote again.

The cut-off date for determining the eligibility of members for remote e-voting & voting at the AGM is Friday, August 16, 2024. The remote e-voting will start on Monday, August 19, 2024 (9:00 a.m. IST) and end on Wednesday, August 21, 2024 (5:00 p.m. IST). The remote e-voting module will be disabled thereafter. Once vote is cast by Member, he/she shall not be allowed to change it subsequently. Any person who acquires shares of the Company after dispatch of this Notice and holds shares as on the cut-off date i.e. Friday, August 16, 2024, may follow the procedure for remote e-voting as enumerated in detail in the Notice.

In case Shareholders/ members holding securities in demat mode have any technical issues related to login through Depository i.e. NSDL/ CDSL, they may contact the respective helpdesk given below:

Login type	Helpdesk Details
Individual Members holding securities in demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.co.in or call at: 022 - 4886 7000 and 022- 2499 7000
Individual Members holding securities in demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no. 1800 22 55 33

In case shareholders/ members holding securities in physical mode/ Institutional shareholders have any queries regarding e-voting, they may refer the Frequently Asked Questions ("FAQs") and Insta Vote e-Voting manual available at <https://instavote.linkintime.co.in>. For any grievances related to remote e-voting, please contact Mr. Rajiv Ranjan, Assistant Vice President - e-voting, Link Intime India Private Limited at C 101, 247 Park, L.B.S.Marg, Vikhroli (West), Mumbai - 400083 e-mail to enotices@linkintime.co.in or contact on: Tel: 022 - 4918 6000.

Shareholders who would like to express their views/ask questions during the meeting may register themselves as a speaker by sending their request in advance at least 7 (seven) days prior to meeting i.e. Friday, August 16, 2024 mentioning their name, demat account number/folio number, e-mail ID, mobile number at hillinvestors@adityabirla.com. Only those shareholders who have registered themselves as a speaker will be allowed to express their views/ask questions during the AGM.

Live webcast of the AGM proceedings can be viewed by the members by logging on to the e-voting website of the Link Intime at <https://instavote.linkintime.co.in/> using their remote e-voting credentials.

Members are requested to carefully read all the Notes set out in the Notice of the AGM and in particular the instructions for joining the AGM, manner of casting vote through remote e-voting and voting at the AGM.

Result of AGM shall be declared by, Monday, August 26, 2024, and shall be placed along with the Scrutinizer's Report on the Company's website at www.hindalco.com, website of the RTA at <https://instavote.linkintime.co.in/> and shall be communicated to NSE, BSE.

For Hindalco Industries Limited

Place : Mumbai
Date : July 29, 2024
Geetika Anand
Company Secretary & Compliance Officer

ZF Commercial Vehicle Control Systems India Limited

(Formerly known as WABCO INDIA Limited)
CIN:L34103TN2004PLC054667
Registered Office: Plot No.3 (SP), III Main Road, Ambattur Industrial Estate, Chennai 600058. Ph.91 44 42242000, email: cvcs.info.india@zf.com; website : www.zf.com

NOTICE TO SHAREHOLDERS

Transfer of Unclaimed Dividend Amount and Equity Shares of the Company to Investor Education and Protection Fund (IEPF) Account

Notice is hereby given to the shareholders of the Company pursuant to Section 124(6) of the Companies Act, 2013 (Act) read with Rule 6 of the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 as amended from time to time (Rules).

Rules, amongst other matters, contain provisions for transfer of unpaid / unclaimed dividend(s) to IEPF and transfer of shares, in respect of which dividend remains unpaid / unclaimed for seven consecutive years or more to IEPF Authority.

The Company has sent individual notices through registered post to the latest available addresses of the shareholders whose dividends are lying unclaimed since 2016-17 for the last 7 consecutive years, advising them to claim the dividends expeditiously.

Shareholders who have not claimed their dividends from the year 2016-17 can write to Company or Company's Registrar and Share Transfer Agent, M/s. Integrated Registry Management Services Private Limited, II Floor, "Kancas Towers", No.1, Ramakrishna Street, North Usman Road, T Nagar, Chennai - 600 017, Phone : 044 - 28140801-803 Fax: 044-28142479 email : einward@integratedindia.in, Contact person Mr. S Sriram on or before September 30, 2024 for further details and for making a valid claim for the unclaimed dividends. In case no valid claim has been made, the shares in respect of which the dividends are lying unpaid / unclaimed will be transferred to the IEPF Authority after September 30, 2024 and thereafter, transfer the corresponding shares, without any further notice.

Further, in terms of Rule 6 (3) of the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, the statement containing the details of name, address, folio number, Demat account number and number of shares due for transfer is made available in our website www.zf.com for information and necessary action by the shareholders.

In case the concerned shareholders wish to claim the shares after transfer to IEPF, a separate application has to be made to the IEPF Authority in Form IEPF-5, as prescribed under the Rules and the same is available at IEPF website i.e., www.iepf.gov.in.

For and on behalf of the board
Muthulakshmi M
Company Secretary

Chennai
29.07.2024

YOGI LIMITED

CIN L70100MH1992PLC069958
B/404, The Capital, G-Block, Bandra Kurla Complex, Behind ICICI Bank, Bandra (East), Mumbai - 400 051. Tel.: 022-49428888, E-mail: info@yogiltd.com

Unaudited Statement of Profit and Loss for the quarter ended 30th June, 2024

Sr. No.	Particulars	Quarter Ended			Year Ended
		30.06.2024 (Unaudited)	31.03.2024 (Audited)	30.06.2023 (Unaudited)	
1	Revenue from operations	-	-	-	-
2	Other Income	5.55	22.97	0.33	29.66
3	Net Profit / (Loss) for the period from ordinary activities (Before tax, Exceptional and /or Extraordinary items)	(15.87)	0.35	(26.84)	(51.61)
4	Net Profit / (Loss) for the period before tax (after Exceptional and /or Extraordinary items)	(15.87)	0.35	(26.84)	(51.61)
5	Net Profit / (Loss) for the period after tax (after Exceptional and /or Extraordinary items)	(15.87)	13.86	(26.84)	(38.10)
6	Total Comprehensive Income for the period (comprising profit or (loss) for the period (after tax) and other Comprehensive income (after tax))	(15.87)	13.86	(26.84)	(38.10)
7	Equity Share Capital (Face Value RS. 10/- per share)	2,190.27	2,190.27	1,335.73	2,190.27
8	Earnings per share (After exceptional items) (of Rs. 10/- each)	(0.07)	0.01	(0.27)	(0.27)
	(a) Basic	(0.07)	0.01	(0.27)	(0.27)
	(b) Diluted	(0.07)	0.01	(0.27)	(0.23)

Note:
The above result is an extract of the detailed format of the Quarter ended on 30th June, 2024 filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations & Disclosure Requirements) regulation, 2015. The full format of the result for 30th June, 2024 is available on the Website of BSE (www.bseindia.com) and on the company's website www.yogiltd.com

By order of the Board
Sd/-
Ghanshyambhai Nanjibhai Patel
Managing Director
DIN : 06647250

Place : Mumbai
Date : 30.07.2024

भारतीय कंटेनर निगम लिमिटेड
CONTAINER CORPORATION OF INDIA LTD.
(Navratna Undertaking of Govt. of India)

Area-II Office, NSIC, New MDBP Building, Okhla Industrial Estate, Delhi-110020
PUBLIC AUCTION/TENDER NOTICE - DISPOSAL OF UNCLEARED/ UNCLAIMED CARGO THROUGH E-AUCTION

CONCOR shall be organizing auctions of container/goods (as per CBIC extant guidelines for EXIM) at the various terminals of Area-II through e-auction on 09.08.2024 (Friday) on "AS IS WHERE IS" and "NO COMPLAINT BASIS". M/s MSTC is organizing an e-auction on behalf of CONCOR and for full details with auction terms and conditions, please log on to www.concorindia.co.in & www.mstccommerce.com. All concerned whose containers/goods are lying uncleared/unclaimed and falling in the said list uploaded on the website because of any dispute, stay by court/tribunal/other or any such reason may accordingly inform the Area Head of Area-II/CONCOR, as well as Commissioner of Customs of the concerned locations within 07 (Seven) days of this notice, failing which the goods will be auctioned without any further notice.

Ref : CONIA-WAUP/Auction/2024-25/02 Area Head, Area-II

DCB BANK LIMITED
CIN:L99999MH1995PLC089908
Registered and Corporate Office: 6th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013.
Tel: +91-22-66187000, Fax: +91-22-66589970
E-mail: investorgrievance@dcbbank.com; Website: www.dccb.com

NOTICE OF POSTAL BALLOT

NOTICE is hereby given to the shareholders (Members) of DCB Bank Limited (the 'Bank' or 'DCB Bank'), pursuant to the provisions of Section 108, Section 110 and other applicable provisions, if any, of the Companies Act, 2013, as amended (the 'Companies Act'), read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014 (Rules), and relevant circulars including General Circular No. 14/2020 dated 08.08.2020, 17/2020 dated April 13, 2020 and 09/2023 dated September 25, 2023 issued by the Ministry of Corporate Affairs (hereinafter collectively referred to as the 'MCA Circulars'), Regulation 44 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (SEBI Listing Regulations), Secretarial Standard on General Meetings (SS-2) issued by the Institute of Company Secretaries of India, including any statutory amendment(s), modification(s), variation(s) or re-enactment(s) thereof, for the time being in force, and any other applicable laws, rules, guidelines, notifications, circulars and regulations, if any, the Bank is seeking consent of its Members in respect of the Special Business as detailed in the Notice of Postal Ballot dated July 18, 2024 ("Postal Ballot Notice") through postal ballot ("Postal Ballot") via remote electronic voting ("e-Voting").

The Bank has completed dispatch of the electronic copies of the Postal Ballot Notice along with the explanatory statement on Monday, July 29, 2024 through electronic mode to those Members whose e-mail addresses are registered with the Bank/ depository participants or the Registrar and Share Transfer Agent (RTA) viz Link Intime India Private Limited as on Friday, July 26, 2024 ("Cut-off Date"). The said Postal Ballot Notice is also available on the Bank's website www.dccb.com, the relevant sections of the website of the stock exchanges where the equity shares of the Bank are listed, i.e. BSE Limited at www.bseindia.com and the National Stock Exchange of India Limited at www.nseindia.com ("Stock Exchanges") and on the website of Central Depository Services (India) Ltd at

