

L&S/330 & 331
22nd January, 2021

BSE LISTING**NEAPS**

The Secretary BSE Limited , Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400 001.	The Manager, Listing Department National Stock Exchange of India Limited 'Exchange Plaza', C-1, Block G, Bandra Kurla Complex, Bandra (East), Mumbai 400 051
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Dear Sir(s),

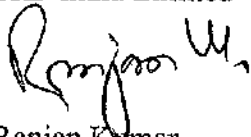
Sub : *Newspaper Advertisement regarding Intimation of meeting of the Board of Directors*

In terms of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 please find enclosed copies of the advertisement regarding Intimation of meeting of the Board of Directors on Friday, 5th February, 2021 published in Business Standard and Aapla Mahanagar.

This is for your information and record

Thanking you,

Yours faithfully,
SKF India Limited



Ranjan Kumar
Company Secretary

Dg

SKF India Limited

Chinchwad, Pune 411 033, Maharashtra, India
Tel: +91 (20) 6611 2500. Web www.skf.com, www.skfindia.com

Registered Office: Mahatma Gandhi Memorial Building, Netaji Subhash Road, Charni Road, Mumbai 400 002, Maharashtra, India
Tel +91 (22) 2285 7777. Fax +91 (22) 2281 9074.
CIN: L29130MH1961PLCO11980

Strong product pipeline, US gains to aid Lupin's growth

Revenue growth, cost-cutting efforts to help expand firm's operating profit margins

RAM PRASAD SAHU
Mumbai, 18 January

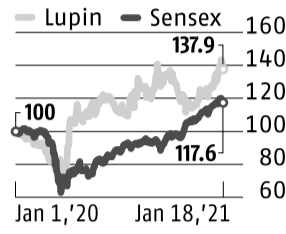
The Lupin stock has underperformed most of its peers over the past year on the back of muted performance in the first half of the year, delay in product launches, regulatory issues related to its facilities and higher valuations. While a 38 per cent return for the stock over the past year is better than the benchmark BSE Sensex's return of 16 per cent, it is way short of the peer index's (BSE Healthcare) return of over 53 per cent.

Analysts believe the stock has multiple triggers, led by speciality products in the US market, India business, biosimilars, and margin expansion.

A key trigger would be its performance in the US market, which accounts for over 38 per cent of sales. Of the total US sales of \$800 million, about a quarter comes from the speciality segment and this is expected to rise to over a third in the next three years. Says Ankush Mahajan of Axis Securities, "We believe the speciality segment could add strong incremental growth, led by Levothyroxine (thyroid hormone deficiency), Solosec (antibiotic) and inhaler albuterol. Base generic business could increase the demand for flu products like anti-infectives, Tamiflu and the cephalosporins, azithromycin with the



IN GOOD HEALTH



STRONG MARGIN GAINS AHEAD

	FY20	FY21E	FY22E	FY23E
Net sales (₹ cr)	15,375	15,403	16,837	18,418
Ebitda (₹ cr)	2,357	2,464	3,216	3,905
Ebitda (%)	15.3	16.0	19.1	21.2
Net profit (₹ cr)	-271	1,076	1,627	2,131

uptick in flu season."

What could add to top line is the launch of biosimilars Etanercept and NaMuscla and extension of products in cardiovascular, over the counter and ophthalmology therapeutics, believes the brokerage. Over the medium term (FY23), the injectables portfolio could add to the company's incremental growth prospects with potential launches like Pegfilgrastim, which stimulates growth of white blood cells. This should reverse the decline in sales in

that market.

The firm's revenues in the US market dipped 2.1 per cent over the FY15-20 period. Analysts at HDFC Securities expect it to gain over 11 per cent in FY20-23, led by its speciality and inhaler portfolio. Also, its 156 abbreviated new drug applications (ANDAs) are the second largest among big Indian generic players in the US market. Some of the gains in the US market are expected to be reflected in the December quarter performance with the ramp up of

albuterol and its seasonal portfolio.

The chronic-heavy India portfolio, too, is expected to sustain strong growth rates. At 65 per cent, its share of chronic therapies is the highest across top generic drug makers. The company is among top three players in the diabetic, cardiac and respiratory segments. In December, it reported a 14 per cent growth, led by a 21-25 per cent year-on-year (YoY) uptick in diabetic and cardiac therapy sales.

Strong revenue growth and cost cutting efforts are expected to help expand its operating profit margins. Profitability, which dropped from 28.3 per cent in FY15 to 15.3 per cent in FY20, is expected to improve by 500 basis points in the next three years on the back of higher margin portfolio, lower procurement, manpower and research and development costs.

While the company has multiple triggers, regulatory clearance for observations at multiple sites could peg back gains on the product front. The company received 13 observations for its US-based Somerset facility, which has 40 pending ANDAs.

The stock is currently trading at 25 times its one-year forward estimates and given the back ended nature of product launches, investors with a longer holding period can consider the stock on dips.

Senior citizens: Strike a balance between tax saving, liquidity

They must also maximise the utilisation of the higher deductions available to them

BINDISHA SARANG

The government offers several benefits to senior (60-80 years of age) and very senior citizens (above 80 years) in the matter of income-tax (I-T). Such benefits come either in the form of enhanced deductions or relaxations in tax-filing procedures.

Senior citizens need to strike a proper balance between their tax and financial planning. Suresh Surana, founder, RSM India, says, "They should make tax-saving investments after taking into consideration their liquidity needs, the lock-in period of an investment, their requirement of funds for medical and other emergencies, etc."

Higher basic exemption limit: Senior citizens' income of up to ₹3 lakh is tax-exempt. Says Vivek Jalan, partner, Tax Connect Advisory Services LLP: "They also get a deduction of ₹1.5 lakh under Section 80C and ₹50,000 on health insurance. A senior citizen who plans things well does not have to pay any tax if his/her income is up to ₹5 lakh."

Sections 80C and 80D: Senior citizens, too, get a deduction of ₹1.5 lakh under Section 80C on instruments like insurance, notified mutual funds, National Savings Certificate, tax-saver fixed deposits (FDs), etc. Jalan says, "When senior citizens opt for the five-year FD, they can also avail of a higher interest rate." They usually get a higher interest rate of up to 50 basis points on FDs.

Senior citizens are also entitled to a higher deduction on health insurance premium. Kapil Rana, founder and chairman, HostBooks, says, "Senior citizens can claim a deduction of up to ₹50,000 on health insurance premium. If a senior citizen doesn't have a health insurance policy, he/she can avail of a deduction of up to another ₹50,000 on medical expenses."

Section 80DDB: A senior citizen can claim deduction of up to ₹1 lakh on expenditure for the medical treatment of specified diseases.

Section 80TTB: Senior citizens can claim deduction up to ₹50,000 under this Section on the interest income from deposits held with a bank (savings or fixed), post office and co-operative society.

Section 80TTA (deduction on interest income from savings account up to ₹10,000)

TAX-SAVERS TO CONSIDER

Instrument	Interest rate-annual(%)
Senior Citizen Savings Scheme	7.4
Pradhan Mantri Vaya Vandana Yojana	7.4
Public Provident Fund	7.1
Post Office MIS scheme	6.6
5-year tax-saver FD (SBI)	6.2
Guaranteed income plans of insurers	5-6

is not available to senior citizens.

Standard deduction: A senior citizen can claim a standard deduction of ₹50,000 on his/her salary/pension income.

TDS-related norms: Section 194A of the I-T Act provides that any person (including individual or Hindu Undivided Family having specified turnover or receipts) who is responsible for the payment of interest, other than interest on securities, is required to get tax deducted at source (TDS). However, a senior citizen can apply to be exempted from TDS by submitting Form 15H, provided the tax calculated on his/her total income is zero. Rana says, "A senior citizen can also submit Form 15H to the deductor if his/her interest income is more than the basic exemption limit, but is expected to come below the exemption limit after availing of all deductions."

No advance tax liability: Senior citizens are also not liable to pay advance tax.

Gaurav Awasthi, senior partner, IIFL Wealth, says, "Currently, senior citizens are not required to pay advance tax if they do not have any income from business and profession."

One concession that has been allowed to super senior citizens from the assessment year 2019-20 onward is that they can file manual return in ITR Form 1/4.

Rajesh Bansal, managing director, Midas Finserv, suggests that senior citizens who wish to generate a regular income may invest in an immediate annuity plan. They must remember that income from annuities is taxable at the slab rate.



IRFC's public issue subscribed 65% on Day 1

SAMIE MODAK
Mumbai, 18 January

State-owned Indian Railway Finance Corporation's (IRFC) ₹4,500-crore initial public offering (IPO) garnered 65 per cent subscription on Monday, the first day of the issue.

On Friday, the company responsible for financing the Indian Railways had allotted shares worth ₹1,390 crore to anchor investors, which included HDFC, Nippon Life, Invesco, Monetary Authority of

Singapore, and Kuwait Investment Authority.

The retail portion of the issue has been subscribed 1.24 times, while the employee quota has already been lapped up by more than 13 times. The high net worth individual and institutional investor book saw only a few bids on the first day. The IPO closes on Wednesday.

IRFC is the first company to launch an IPO this calendar year. Through the issue, the government — which currently holds 100 per cent stake — is

CHUGGING ALONG

Subscription (x)	QIB	HNI	Retail	Employee	Overall
	0.0	0.1	1.2	13.5	65.0

Source: NSE, BSE; As of 4.30 pm x is no. of times subscribed

divesting shares worth ₹1,500 crore. IRFC is issuing fresh shares worth ₹3,000 crore.

At the top-end of the price

band of ₹26, IRFC will have a market capitalisation of nearly ₹34,000 crore.

The government's holding in the company will reduce to 86.4 per cent after the issue.

Market players said the grey market premium for IRFC's IPO has dropped below 10 per cent amid weakness in the secondary market. Most retail-focused brokerages are advising clients to subscribe to the IPO with a long-term view.

"IRFC has posted strong growth in operating income of

20.7 per cent CAGR between FY18-20, while net profits have grown at a CAGR of 26.3 per cent during the period. The company is unlikely to face any asset quality issues. At the higher end of price band, stock would be trading at P/BV of 1x, fully diluted post issue book value of ₹26.6 per share. We expect it to post strong growth along with stable margins due to cost plus model. Given the growth prospects, we recommend a subscribe rating on the issue," Angel Broking said.

PUBLIC NOTICE

NOTICE is hereby given that Mr. Malleshwar Rajaram Chippa of Mumbai applied to transfer the flat mentioned in the schedule hereto, in his name as only legal heir of deceased Late Mrs. Bhudevli alias Bhudavva Rajaram Chippa died on 07.02.2015.

All persons claiming an interest in the said property or any part thereof by way of sale, gift, lease, inheritance, exchange, mortgage, charge, lien, trust, possession, easement, attachment or otherwise howsoever are hereby required to make the same known to the undersigned at his office at 21, Shri Santoshi Mata CHS Ltd., LBS Marg, Mulund (W), Mumbai-400 080 and/or Email id: adv.sspatankar@gmail.com within 14 days from the date hereof, failing which the said transfer will be completed, without any reference to such claim and the same, if any, shall be considered as waived.

Schedule - Description of the property

Flat No.301, 225 Sq. ft. carpet on 3rd floor of building known as Shree Nehru Nagar SRA CHS Ltd., Opp. Worli B D D Chawl No. 106, S S Amrutwar Marg, Worli, Mumbai-400 013

Dated the 19th day of January, 2021

Sd/-
(Mr. Swapnil Shridhar Patankar)
Advocate High Court, Mumbai

PUBLIC NOTICE

My client Smt. Madhu Binay Kariwala & Smt. Urmila Rajendra Kariwala, Residing at, B-1/212, Tapovan, Pathanwadi Road, Malad East, Mumbai-97. The client said that there Original of Registered Transfer Deed dated 10th April,2006. Made between Mr. Rajendra Narendra Rumde as the transferor of the one part and Smt. Madhu Binay Kariwala & Smt. Urmila Rajendra Kariwala as the other part, bearing registration no. BDR-12-2551 of 2006, for the aforesaid agreement. The client said that the lost of Original of Registered Sale Deed dated 11th February 2005 made between Mrs. Sundari N Mutta, Smt. Sujata G Mutta w/o Late Gangadhar Mutta as the "Vendor" of the one part and Mr. Rajendra Narendra Rumde as the "Purchaser" of the other part, bearing registration no. BDR-2-780 of 2005 for the aforesaid agreement. And Original of Unregistered Agreement for sale dated 27th September,1984 made between Unique Estates Development Company Ltd. a company incorporated as the "Builders" of the one part and Mrs. Sundari N Mutta & Mr. Gangadhar B Mutta as the "Purchaser" of the other part for the aforesaid agreement. The above mentioned two sale deed had been lost and client required to issue duplicate sale deed by Honorable society. Hereby issue the public notice for the above said property. Any person having any claims, please inform within 15 days from this notice to below advocate.

Advocate Shakil Iqbal Naru
Cell No: 9833908219
Place - Mumbai Date - 19/01/2021

PUBLIC NOTICE

M/s. LOTUS INFRA SOLUTION, entitled to and possessed of as owner thereof, land measuring 45,933 sq. fts. i.e. 4268.86 sq. mtrs. in the total property mentioned in the schedule given below, which they acquired from the original owner Mr. Valli Memoni. The said owner proposes to create permanent & substantial rights by way of Conveyance deed in favour of my clients, out of total land, more particularly described in the Schedule given below. Anyone having any claim in the said property or any part thereof by way of inheritance, agreement, conveyance, contract, sale, mortgage, possession, gift, lease, lien, charge, trust, maintenance, assessment or otherwise are called upon to approach me in writing with the documentary proof at the address given below within 14 days from the date hereof. Failing which, the transaction shall be completed by my clients without any reference to any such claim & the same will be deemed to have been waived or abandoned permanently.

SCHEDULE

All that piece and parcel of NA land measuring 45,933 sq. fts. area out of M/s. Lotus Infra Solutions share of land, in the total area measuring 1,62,019.50 sq. mtrs., of land bearing New Survey No. 371, Hissa No. A/12, Old Survey No. 371, Plot no. 1 to 10, and Old Survey No. 371/1/1, 371/2, 371/3 of Village Pelhar, Tal. Vasai, Dist. Palghar, State Maharashtra.

Adv. Parag J. Pimple
Shop No. 04, Pravin Palace, Pt. Dindayal Nagar, Vasai Road (W), Tal. Vasai, Dist. Palghar, Maharashtra
Dated: 19/01/2021 Mob: 9890079352

PUBLIC NOTICE

NOTICE is hereby given to the public at large that my Client is intending to purchase the properties more particularly described in the Schedule written hereunder ("said Properties") from Mr. Vijaya Kumar representing themselves as the owners of the said Properties.

All or any Person(s) having any claim against or in respect of said Properties or any part thereof including but not limited to its FSI or TDR benefit, by way of sale, exchange, mortgage, gift, trust, inheritance, maintenance, bequest, possession, lease, sub-lease, assignment, license, charge, pledge, guarantee, lien, easement, injunction, family arrangement, development rights, loans, advances, attachment, lis pendens, right of prescription or pre-emption or under any Agreement for Sale or other disposition or any partnership, Joint Venture or under any decree, order or award passed or otherwise howsoever are hereby requested to notify the same in writing to me with supporting documentary evidence at the address mentioned herein below within 14 (fourteen) days from the date of publication hereof failing which, the claim or claims, if any, of such person(s) shall be considered to have been waived and/or abandoned and will not be considered and my Client shall proceed further to purchase the said Properties without considering any such claims.

SCHEDULE OF PROPERTIES

1. Flat No. 801 measuring carpet area of 732 square feet equivalent to 68.01 square meters and built up area of 885 square feet equivalent to 82.22 square meters on the 8th Floor in Tower "A" of building known as "Ashok Towers" along with 1 (One) stilt car parking No. 1444 in P1 level being, lying and situate at Ashok Towers Co-operative Housing Society Limited, Dr. Babasaheb Ambedkar Marg, Parel, Mumbai - 400012 together with 10 fully paid up shares of Rs.50/- each bearing distinctive Nos. 561 to 570 (both inclusive) under Share Certificate bearing No. 57 dated 16th June, 2013.

2. Flat No. 802 measuring carpet area of 758 square feet equivalent to 70.42 square meters and built up area of 915 square feet equivalent to 85.01 square meters on the 8th Floor in Tower "A" of building known as "Ashok Towers" along with 1 (One) stilt car parking Nos. 1445 in P1 level being, lying and situate at Ashok Towers Co-operative Housing Society Limited, Dr. Babasaheb Ambedkar Marg, Parel, Mumbai - 400012 together with 10 fully paid up shares of Rs. 50/- each bearing distinctive Nos. 571 to 580 (both inclusive) under Share Certificate bearing No. 58 dated 16th June, 2013.

Sd/-
VV Khemka
Advocate
306, Veena Chambers, 3rd Floor,
Dalal Street, Fort, Mumbai - 400 001

यूनियन बँक Union Bank of India
Ghanashyam Niwas, Station Road, Ullhasnagar, Dist. Thane-421 003.

POSSESSION NOTICE (For Immovable Property)

WHEREAS, The undersigned being the Authorized Officer of the Union Bank of India, Ullhasnagar Branch, Thane, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Second) Act, 2002 and in exercise of the powers conferred under Section 13(2) read with rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice dated 01.11.2019, calling upon the Borrower Mr. Bajirao Bhimrao Kadam & Ms. Pushpa Bajirao Kadam to repay the amount mentioned in the notice being ₹ 15,14,158.00 (Rupees Fifteen Lakhs Fourteen Thousand One Hundred and Fifty Eight only) and interest thereon within 60 days from the date of receipt of the said notice.

The Borrower / Mortgagee / Guarantor having failed to repay the amount, notice is hereby given to the Borrower / Mortgagee / 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 said rules of this 16th day of January of the year 2021 and handed over to undersigned. The Borrower's attention is invited to the provisions of Sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

The Borrower / Mortgagee / Guarantor in particular and the public in general is hereby caution not to deal with the property and any dealings with the property will be subject to the charge of Union Bank of India, Ullhasnagar Branch, for an amount of ₹ 15,14,158.00 (Rupees Fifteen Lakhs Fourteen Thousand One Hundred and Fifty Eight only).

Description of Secured Assets
Flat No. 501, 5th Floor, C Wing, Building No. 2, Om Sai Towers, Plot No. B, Near J. P. Harmony Complex, Ambernath (East)-421 501.

Date : 16.01.2021
Place : Thane
sd/-
Authorised Officer,
UNION BANK OF INDIA

यूनियन बँक Union Bank of India
Ghanashyam Niwas, Station Road, Ullhasnagar, Dist. Thane-421 003.

POSSESSION NOTICE (For Immovable Property)

WHEREAS, The undersigned being the Authorized Officer of the Union Bank of India, Ullhasnagar Branch, Thane, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Second) Act, 2002 and in exercise of the powers conferred under Section 13(2) read with rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice dated 17.01.2020, calling upon the Borrower Mrs. Aachal Sunil Chawla & Mr. Sunil Chuni Lal Chawla to repay the amount mentioned in the notice being ₹ 8,24,074.88 (Rupees Eight Lakh Twenty Four Thousand Seventy Four and Eighty Eight paise only) and interest thereon within 60 days from the date of receipt of the said notice.

The Borrower / Mortgagee / Guarantor having failed to repay the amount, notice is hereby given to the Borrower / Mortgagee / 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 said rules of this 16th day of January of the year 2021 and handed over to undersigned. The Borrower's attention is invited to the provisions of Sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

The Borrower / Mortgagee / Guarantor in particular and the public in general is hereby caution not to deal with the property and any dealings with the property will be subject to the charge of Union Bank of India, Ullhasnagar Branch, for an amount of ₹ 8,24,074.88 (Rupees Eight Lakh Twenty Four Thousand Seventy Four and Eighty Eight paise only).

Description of Secured Assets
Flat No. 102, 1st Floor, Mahadev Palace, BLK No. C-71, Room No. 426, Ullhasnagar-421 005.

Date : 16.01.2021
Place : Thane
sd/-
Authorised Officer,
UNION BANK OF INDIA

NOTICE

Pursuant to Regulation 29 and 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, Notice is hereby given that a meeting of the Board of Directors of the Company is scheduled to be held on Friday, 5th February, 2021, inter-alia, to approve the Unaudited Financial Results of the Company for the third quarter and nine months ended 31st December, 2020.

The above details can be accessed on the Company's website at www.skf.com/in and on the Stock Exchange website of NSE at www.nseindia.com and BSE www.bseindia.com

SKF India Limited
Ranjan Kumar
Company Secretary

Date : 18th January, 2021

SKF India Limited
Mahatma Gandhi Memorial Building,
Netaji Subhash Road, Charni Road, Mumbai 400 002
Tel: +91 22 22857777 Fax: +91 22 22819074
CIN L29130MH1961PLC011980

E-mail : investors@skf.com
Website : www.skf.com/in



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(2) 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 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 secured asset (Immovable property)
Mr. Ishad Qutubuddin Gundakali, Kula Roadlines, Mr. Mahabood Ishad Gundakali, Mrs. Nafisa Ishad Gundakali, (Prospect No. 880988)	11-Jan-21 For Rs. 30,38,448.00/- (Rupees Thirty Lakh Thirty Eight Thousand Four Hundred Forty Eight Only)	All that piece and parcel of the property being : Flat No-C-402, Building No-3, Spanish, Sheding, Parnell, Raigad, Parnell, 410221, Maharashtra, India.
Mr. Rohan Awadesh Pandey, Mrs. Neeta Amarnath Dubey, Mrs. Rita Pandey (Prospect No. IL10009915 & 813180)	12-Jan-21 For Rs. 8,02,635.00/- (Rupees Eight Lakh Two Thousand Six Hundred Thirty Five Only) Prospect No. 10,45,848.00/- (Rupees Ten Lakhs Forty Five Thousand Three Hundred Forty Six Only) Prospect 813180	All that piece and parcel of the property being : Flat No. 001, Building No. B4, Pavan Putra Residency, Kothar Shiwani Road, Thane - 421302, Thane, Maharashtra, India, 421302 measuring 925 sq. ft.

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, IIFL House, Sun Infotech Park Road No. 16V, Plot No. B-23, Thane Industrial Area, Weagle Estate, Thane - 400604 or Corporate Office - IIFL Tower, Plot No. 98, Udyog Vihar, Ph-VI Gurgaon, Haryana. Place: Thane Date: 18.01.2021 Sd/- Authorised Officer, For IIFL Home Finance Ltd

