

May 25, 2022

The National Stock Exchange of India Ltd Exchange Plaza, C-1, Block G Bandra – Kurla Complex Mumbai 400051

Scrip Symbol: SANSERA

The Department of Corporate Services BSE Limited, P.J. Towers, Dalal Street Mumbai 400001

Scrip Code: 543358

Dear Sir/ Madam

Subject: Newspaper publication as per Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached newspaper publication of consolidated audited financial results for the quarter and year ended on March 31, 2022 published in the following newspapers:

1) Business Standard (English) on 25-05-2022.

2) Vishwavani (Kannada) dated on 25-05-2022.

Kindly take the same in your record.

Thanking you,

for Sansera Engineering Limited

Rajesh Kumar Modi Company Secretary and Compliance Officer

Encls: a/a

SANSERA ENGINEERING LIMITED

(Formerly Sansera Engineering Pvt Ltd) Reg Off: No. 143/A, Jigani Link Road, Bangalore-560 105, India, Tel: +91 80-27839081/82/83. Fax: +91 80-27839309 E-mail id: info@sansera.in Website: www.sansera.in ClN: L34103KA1981PLC004542

	OSBI No.117, G	STATE BANK OF INDIA RACPC – IV, WHITEFIELD Ground Floor,Road No.3, Neil Rao Towers, Bengaluru – 560066, Ph (080)28411010, Email - Maintreport Johant Galactic in	<u> 10 </u>			25.05.2022 ಬುಧವಾರ O vishwavani.news			
	by holding E-Auction on the dat	AUCTION OF VEHICLE to the effect that the vehicle described herein will be sold by State Bank of India, RACPC -4, Whitefield te and time in this notice is 'AS IS WHERE IS CONDITION'.	2	- ಅನುಪಾತವು ಸೂಚ್ಚಾಂಕ 87.76 ರಷ್ಟಿದೆ. ಪ್ರಾವಿಷೆನ್ ಕವರೇಜ್ ಅನುಪಾತವು 87.76%, 0.44% ನಲ್ಲಿ ಸ್ಲಿಪೇಜ್ ಅನುಪಾ					
	Mr Gajendhiran R & 3540	GST (Price Rs)	ಬೆಂಗಳೂರು: ಬ್ಯಾಂಕ್ ಆಫ್		ಆರ್ಥಿಕ	ಆಸ್ತಿಯ ಭದ್ರತೆ ಮತ್ತು ಪುನನಿರ್ಮಾಣ ಮತ್ತು ಬಡ್ಡಿಯಂ			
	Mrs. Shanthi G Date and time of E-Auction: 01 EMD:10% of Reserve Price as I	1.06.2022, 10.00 AM to 05.00 PM (With unlimited extension of 5 minutes each) mentioned above. (EMD is refundable for unsuccessful bidder).For inspection of above vehicle contact	ದಲ್ಲಿ 606 ಕೋಟಿ ರು. ನಿವ್ವಳ	ಅ ನಂ	ಸಾಲಗಾರರ ಹೆಸರು	ಅಡವು ಇಟ್ಟ	ಎನ್ಪಿಎಯ	ಬಾಕಿ ಉಳಿದ	م ا
<text></text>	SVB consultants India pvt ltd, (<u>Terms and conditions:</u> 1.E-A other fact affecting the vehicle.2	Contact person Sameer Pasha Mob 95838361627 uction is being held on "As is where condition is" and the Bank is not responsible for condition or any 2. The E-Auction will take place through portal <u>https://ibapi.in</u> on 01/06/2022, 3. The intending purchaser/	ಸಾಲಿನ ಮೂರನೇ ತ್ರೈಮಾಸಿಕದಲ್ಲಿ	1.	· ಸಾಲ ಖಾತೆ ನೆಂ.	(బి) ಸಂ. 451/ఎ, ಸిಎಚ್- 25/ఎ, గೀతా ಕ್ರಾಸ್,	(సి) 03.03.202	(බ්) ² 03.03.2022ರಂದಿನಂತೆ	
<text></text>	ibapi.in, 4.For detailed proced business rule document. 5.The	dure and terms and conditions of E-Auction, interested bidder may visit https://ibapi.in & download e vehicle is parked at the agency yard mentioned above. 6 . Willing bidders can inspect the vehicle and	ಮತ್ತು ಎನ್ಐಎಂ (ದೇಶೀಯ)		1. ಸಿ. ಬೋರಯ್ಯ			(ರೂಪಾಯಿ ಐವತ್ತ ಐದು	ಹರಿಬಿಡುತ್ತಿರ
<text></text>	reserve price.8.Balance of bid EMD amount stands forfeited.	amount by the successful bidder should be remitted within 7 days i.e. 07.06.2022, 4 PM failing which 9.Successful bidder cannot back out for any reason. 10.Bank reserves the right to cancel or postpone	ಆಸೆಟ್ಸ್ (ಆರ್ಒಎ) ಶೇ.0.51		2. 0000000.00			ನೂರ ತೊಂಬತ್ತೆ ಎಂಟು ಮತ್ತು	ಮೊದಲು ಒಂ ಒಳಕ್ಕೆ ಹಾಕಬೇ
<text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text>	Place : Bengaluru, Date : 24	4.05.2022 Sd/- Asst. General Manager				·	વ	1 ಲ ಬೆರಿಯಾಗಿ ಪಾಲಿಸದೇ ಇದ್ದುದರಿಂದ	ಸಿಎಂ ಕುಮ್
<text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><utbody> Notes Dete: stability attick is an if a stability attick is a stability attick is a stability attick is a stability attic attic stab stabelity.<!--/--> Notes Dete stability attick attick attick attic attick attick attic attic attic attick attic attick attic Note the attick attick</utbody></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text>				ನಿವ	ರ್ಶಹಣೆಯ ಪ್ರಕಾರ, ಕೊಡದೇ ವಿಫಲರ	ಾಗಿದ್ದಾರೆ ಎಂದು ತೋರಿಸಿಕೊಟ್ಟಿದೆ.	- a	0 0	 ವಧಾನಸೌಧದಲ್ಲಿ ಮಾತನಾಡಿ
<text></text>	ಚಕಂ	ಲಾ ವಿಲೇಜ್, ಅಂಧೇರಿ ಕುರ್ಲಾ ರಸ್ತೆ, ಮುಂಬೈ –400059. ದೂ: +91 22	67875300i 🖱 ~	ಕಂ	ಪ ನಿ ಯವರು ನಿರ್ದಿಷ್ಟಪಡಿಸಲಾದ ನಿ)ಯಮಗಳಂತೆ ಆನುತ್ಪಾದಕ ಆಸ್ತಿ (ಕಾಲಮ್ ಸಿಂ	ಯಲ್ಲಿನ ತಾರೀಖಿನಂ	ಂದು) ಎಂದು ವರ್ಗೀಕರಿಸಿದ್ದಾರೆ.	ಗೊಳಿಸಲಾಗಿದೆ. ಈ ರೀತಿ ⁻ ಅವಮಾ
<text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text>		ಸಾರ್ವಜನಿಕ ಸೂಚನೆ		ಮೊ	ತ್ತವನ್ನು ಈ ತನಕದ ಬಡ್ಡಿ, ವೆಚ್ಚಗಳು ಕ	ಮತ್ತು ಚಾರ್ಹಸ್ನೊಂದಿಗೆ ಈ ಸೂಚನೆ ಪ್ರಕಟವಾದ 60	ದಿನಗಳಲ್ಲಿ ಪಾವತಿಸ	ುವ ಮೂಲಕ ಕಂಪೆನಿಯ ಮೇಲಿನ	ಬೇಕಿತ್ತು. ಯಾವಾಗ ಪುಸ್ತಕ ಬಿಡು ಡೆಯಾಗುತೋ ಅಂತಾ ಕಾಯು
<text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text>	ರಂದು ಬೆಳಿಗ್ಗೆ 11.00 ಗಂಟೆಗೆ	ಸ್ಥಳ: ಮೈಸೂರು ಶಾಖೆ ವಿಳಾಸ: ಎಸ್ಐಎಫ್ಸ್ ಫೈನಾನ್ಸ್ ಪ್ರೈವೇಟ್ ಲಿಮಿಟೆಡ್, # 443, 1 ನೇ ಮಹಡಿ, ಸೀತ	ಆಭರಣಗಳನ್ನು ದಿನಾಂಕ: 28 ಮೇ 2022 ಾರಾಘವ ಸಂಕೀರ್ಣ, ಚಾಮರಾಜ ಡಬಲ್	ಬಿಂ	ಯಲ್ಲಿ ನಮೂದಿಸಲಾದ ಅಡವು ಇಟ್ಟಆ				ದ್ದೇನೆ. ಪಠ್ಯ ⁻ ದಲ್ಲಿ ಕುವೆಂಪು ಹಲವ ಪೋತ್ಸಾಹದಿಂದ ಕವಿಗಳಾಗಿದ್ದಾರೆಂ
<text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text>	ಹರಾಜಾಗುವ ಚಿನ್ನದ ಆಭರಣ	ಂಗಳು ನಮ್ಮ ವಿವಿಧ ಗ್ರಾಹಕರ ಸಾಲ ಖಾತೆಗಳಿಗೆ ಸೇರಿದ್ದು ಆ ಗ್ರಾಹಕರು ತಮ್ಮ ಬಾಕಿಯನ್ನು ಪಾವತಿಸಲು 🤅	ವಿಫಲರಾಗಿದ್ದಾರೆ. ಈ ಸಾಲಗಾರರಿಗೆ ನಮ್ಮ	ಎಸ	ూపఆరాఎఫాపఇఎనాఐ (SARFAE				ಆಂಶ ಜಾಲತಾಣಗಳಲ್ಲಿ ಓಡಾಡುತ್ತಿರ ಕುವೆಂಪು ಬಗ್ಗೆ ಬರಗೂರು ರಾಣ
<text></text>	· · · · · · · · · · · · · · · · · · ·			ಸಾ	ರ್ವಜನಿಕರಿಂದ ಕೊಟೇಶನ್ ಗಳನ್ನು, ಟ	ತೆಂಡರನ್ನು ಆಹ್ವಾನಿಸುವ ಮೂಲಕ ಅಥವಾ ಖಾಸಗಿ ಕ	ರಾರಿನ ಮೂಲಕ ಅ	ಡವಿಟ್ಟಿರುವ ಆಸ್ತಿಯನ್ನು(ಗಳನ್ನು)	ಸೇರ್ಪಡೆಗೊಳಿಸಿತ್ತು ಎಂಬ ಪ್ರಶ್ನ
<text></text>	ಹೆಚ್ಚಿನ ವಿವರಗಳಿಗಾಗಿ, ದಂಬ	ರುವಿಟ್ಟು ಎಸ್ಬಿಎಫ್ಸ್ ಫೈನಾನ್ಸ್ ಪ್ರೈವೇಟ್ ಲಿಮಿಟೆಡ್ ಸಂಪರ್ಕ ಸಂಖ್ಯೆ(ಗಳನ್ನು) 18001028012	ಸಂಪರ್ಕಿಸಿ. (ಎಸ್ಬಿಎಫ್ಸಿ ಫೈನಾನ್ಸ್	ಕಾ	್ತಿ ಯಿದೆಬದ್ಧವಾಗಿ ಆದೇಶಿಸಿರುವ ಸಮಂ	ರುದ ಚೌಕಟ್ಟಿನೊಳಗೆ ತಾನು ಅಡವಿಟ್ಟಿರುವ ಆಸ್ತಿಯನ್ನು			ಅದನ್ನು ಸರಿಪಡಿಸಬೇಕು. ಯಾ
<section-header>Def Charge 1, alg. Total 2, and a last def Tit 2, and the additional data def tit 2, and the additional</section-header>	-9		~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	ಎಸ	ಸೆಎಆರ್ಎಫ್ಎಇಎಸ್ಐ ಕಾಯ್ದೆಯ :	ಸೆಕ್ಷನ್ 13ರ ಉಪ–ಸೆಕ್ಷನ್ (13)ರ ನಿಬಂಧನೆ ಪ್ರಕಾರ			ಸರಿಪಡಿಸಬೇಕು. ಯಾವುದೇ ಕವಿಗ ಬಗ್ಗೆ ಈ ರೀತಿ ಬರೆದಿದ್ದರೆ ಅದನ
<text></text>	ಎಸ್	ಬಿಎಫ್ಸಿ ಫೈನಾನ್ಸ್ ಪ್ರೈವೇಟ್ ಲಿ	ಮಿಟೆಡ್	ළ	ರಿತ ಪೂರ್ವ ಸಮ್ಮತಿ ಇಲ್ಲದೆ ನೀವು ವರ್ಗಾ	ಯಸುವುದನ್ನು ಈ ಮೂಲಕ ನಿಷೇಧಿಸಲಾಗಿದೆ.	0	- a 0	ವಾಪಸ್ ಪಡೆಯಬೇಕು ಎಂದರು.
	ಚಕಂ	ಲಾ ವಿಲೇಜ್, ಅಂಧೇರಿ ಕುರ್ಲಾ ರಸ್ತೆ, ಮುಂಬೈ -400059. ದೂ: +91 22	67875300	ಸ್ಥಳ		ಿಯ ಭಡತೆ ಮತು ಪ್ರನಾರ್ಮಾಣ ಮತು ಬಡಿಯ ಸಿ	ತಾಸಕಿ ರಕಣಾಕ ಮ		🛛 ಕ್ಷಮೆ ಕೋರಲೆ
<text></text>		ಸಾರ್ವಜನಿಕ ಸೂಚನೆ			ಅಧಿನಿಯಮ 2002 ಸಾಲಗಾರರ ಹೆಸರು	ಸೆಕ್ಷನ್ 13 (2) ಕಾಲಂನ ಪ್ರಕಾರ ಜಾರಿ ಮಾಡುವದಕ್ಕಾ ಅಡವು ಇಟ್ಟ	ಗಿ ಕೊಟ್ಟ ಸೊಚೆನೆ (ಎನ್ಪಿಎಯ	ಅಧಿನಿಯಮ) ಬಾಕಿ ಉಳಿದ	ಬೆಂಗಳೂರು: ನಾಡಗೀತೆಗೆ ಆ ಮಾನ ಮಾಡಿರುವ ಪಠ್ಯ ಪುಸ್ತಕ ಪರಿಸಿ
<text></text>	ರಂದು ಬೆಳಿಗ್ಗೆ 11.00 ಗಂಟೆಗೆ	್ಗಸ್ಥಳ: ಹೊಸೂರು ಶಾಖೆ ವಿಳಾಸ: ಎಸ್ಬಿಎಫ್ಸ್ ಫೈನಾನ್ಸ್ ಪ್ರೈವೇಟ್ ಲಿಮಿಟೆಡ್, ನಂ.58, 1ನೇ ಮಹಡಿ, ಲಕ್ಷ	ಆಭರಣಗಳನ್ನು ದಿನಾಂಕ: 28 ಮೇ 2022 ಕ್ರೈ ಪುರಂ ಸಿಎಂಹೆಚ್ ರಸ್ತೆ, ಬಸ್ ನಿಲ್ದಾಣದ	ನಂ. 1	(-)	(ປ)	(ಸಿ)	(໖)	ಲನಾ ಸಮಿತಿ ಅಧ್ಯಕ್ಷರಾಗಿರು ರೋಹಿತ್ ಚಕ್ರತೀರ್ಥ ಅವರು ಸಾವ ಜನಿಕವಾಗಿ ಕಮೆ ಕೇಣಿಗೇಕು ಎಂಬ
<text><text><text><text><text><text><text><text><text><text><text><text></text></text></text></text></text></text></text></text></text></text></text></text>	ಹರಾಜಾಗುವ ಚಿನ್ನದ ಆಭರಣ ಹರಾಜಿನ ಸೂಚನೆಗಳನ್ನು ಸರಿಂ	ಂಗಳು ನಮ್ಮ ವಿವಿಧ ಗ್ರಾಹಕರ ಸಾಲ ಖಾತೆಗಳಿಗೆ ಸೇರಿದ್ದು ಆ ಗ್ರಾಹಕರು ತಮ್ಮ ಬಾಕಿಯನ್ನು ಪಾವತಿಸಲು (ಯಾಗಿ ನೀಡಲಾಗಿದೆ.		"	HHLBAN00446063	ಅಡಿ ಕಾರ್ಪೆಟ್ ಪ್ರದೇಶವನ್ನು ಹೊಂದಿದೆ 540.40 ಚೆ	ವರ	ರೂ. 20,55,308.94/-	ರಾಜ್ಯ ಒಕ್ಕಲಿಗರ ಸಂಘ ಆಗ್ರಹಿಸಿದೆ.
					۵ – ۵	ವಿ.ಬಿ.ಹೆಚ್.ಸಿ ಪಾಮ್ ಹೆವೆನ್-2 ಕೆಂಗೇರಿ ಸರ್ವೆ ಸಂ		ಐವತ್ತ ಐದು ಸಾವಿರದ	ಅಧ್ಯಕ್ಷರಾಗಿರುವ ರೋಹಿತ್ ಚ ತೀರ್ಥರವರು ಈ ಹಿಂದೆ ತಿರುಚಿ
<section-header></section-header>		ಕವಿಟ್ಟು ಎಸ್ಬಿಎಫ್ಸ್ ಫೈನಾನ್ಸ್ ಪ್ರೈವೇಟ್ ಲಿಮಿಟೆಡ್ ಸಂಪರ್ಕ ಸಂಖ್ಯೆ(ಗಳನ್ನು) 18001028012				29/10,29/11,29/12,29/13,29/14,29	15	ತೊಂಬತ್ತೆ ನಾಲ್ಕು ಮಾತ್ರ)	ನಾಡಗೀತೆಯ ಸಾಲುಗಳನ್ನು ಮೆ ಸಾಮಾಜಿಕ ಮಾಧ್ಯಮಗಳಲ್ಲಿ ಹಂಬ
<text><text><text><text><text><text><text><text><text><text><text><text></text></text></text></text></text></text></text></text></text></text></text></text>	ಪ್ರೈವೇಟ್ ಲಿಮಿಟೆಡ್ ಹಂ		ಇಲ್ಲದೆ ಹರಾಜನ್ನು ಮುಂದೂಡುವ /	ਲ ਹ	ಮೇಲೆ ಹೆಸರಿಸಲಾದ ಸಾಲಗಾರ (ರು)	ಬೆಂಗಳೂರು ಗ್ರಾಮಾಂತರ - 560060 ಕರ್ನಾಟಕ) ರಿಯಾಗಿ ಪಾಲಿಸದೇ ಇದ್ದುದರಿಂದ	ವುದರ ಮೂಲಕ [°] ನಾಡಗೀತೆಗೆ ಆ ಮಾನ ಮಾಡಿದ್ದರು. ಇದು ನಾಡಗೀ
<text></text>		ಬಿಎಫ್ಸಿ ಫೈನಾನ್ ಪೈವೇಟ್ ಲಿ	ಮಿಟೆಡ್	ನಿವಣ	೯ಹೆಣೆಯ ಪ್ರಕಾರ, ಕೊಡೆದೇ ವಿಫಲರಾ	ಗಿದ್ದಾರೆ ಎಂದು ತೋರಿಸಿಕೊಟ್ಟೆದೆ.	- u	0 0	ಗಷ್ಟೇ ಅಲ್ಲದೆ ಇಡೀ ಕನ್ನಡನಾಡಿ ಮತ್ತು ವಿಶ್ವಮಾನವತೆ ಸಾರಿದ ಕುವೆಂ
<text></text>	ನೋಂದಾಯಿ	ುತ ಕಚೇರಿ: – ಯುನಿಟ್ ಸಂಖ್ಯೆ 103, ಮೊದಲ ಮಹಡಿ, ಸಿ & ಬಿ ಸ್ತೇರ್, (ಸಂಗಮ್ ಕಾಂಪ್ಲೆಕ್),	ಕಂಪ	ಪನಿಯವರು ನಿರ್ದಿಷ್ಟಪಡಿಸಲಾದ ನಿ	ಯಮಗಳಂತೆ ಆಹುತ್ಪಾದಕ ಆಸ್ತಿ (ಕಾಲಮ್ ಸಿಂ	ಹ ಬಲ್ಲಿನ ತಾರೀಖಿನಂ	ದು) ಎಂದು ವರ್ಗೀಕರಿಸಿದ್ದಾರೆ.	ಟಕ್ಕಲಿಗರ ಸಂಘದ ಪ್ರಧಾ
<text></text>		+91 22 67875334 www. sbfc.com Corporate Identity Number: U67190MI		ਦਾ ਹ	ಮೇಲಿನದ್ದರ ಕಾರಣ ಈ ಮೇಲೆಹೆಸರಿಸ	ಕಲಾದ ಪ್ರತೀಯೊಬ್ಬ ಸಾಲಗಾರನಿಗೆ (ರಿಗ)ಕಂಪೆನಿಯು	ಂ ಈ ಮೇಲೆ ಕಾಲನ	ಮ್ ಡಿಯಲ್ಲಿ ದರ್ಶಿಸಲಾದ ಬಾಕಿ	ಮೂಲಕ ತಿಳಿಸಿದ್ದಾರೆ.
<text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text>		ಸೂಚಿಸುವುದೇನೆಂದರೆ ಎಸ್ಬಎಫ್ಸ್ ಫೈನಾನ್ಸ್ ಪ್ರೈವೇಟ್ ಲಿಮಿಟೆಡ್ನಲ್ಲಿ ಅಡಮಾನ ಮಾಡಿರುವ ಚಿನ್ನದ		ಅವ	ನೆ/ಅವಳ ಸಂಪೂರ್ಣ ಬಾಧ್ಯತೆಯನ್ನು	್ಷ ಪೂರ್ಣಗೊಳಿಸಬೇಕೆಂದು ಈ ಮೂಲಕ ಕೇಳಿಕೊಳ್ಳುತ್ತಿದ	ಟ್ದ ಇದಕ್ಕೆ ತಪ್ಪಿದಲ್ಲಿ,	ಕಂಪನಿಯು ಈ ಮೇಲೆ ಕಾಲಮ್	PUBLIC NOTICE My client S. Ganesh Babu S/C
<text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text>	ಜಿಲ್ಲೆ ಪಿನ್ ಕೋಡ್ – 562109). ⁺	_	ಎಸ್	ీపఆరాఎఫ్ఐఇఎహేఐ (SARFAES				aged about 52 years, residing a No. 228, 3rd main Road, Tata Sil
<text><text><text><text><text><text><text><text><text><text><text><text><text><text><text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text>	ಹರಾಜಿನ ಸೂಚನೆಗಳನ್ನು ಸರಿಂ	ಯಾಗಿ ನೀಡಲಾಗಿದೆ.		ಸಾವ	ರ್ನಜನಿಕರಿಂದ ಕೊಟೇಶನ್ ಗಳನ್ನು, ಟ	ಂಡರನ್ನು ಆಹ್ವಾನಿಸುವ ಮೂಲಕ ಅಥವಾ ಖಾಸಗಿ ಕಂ	ಾರಿನ ಮೂಲಕ ಆಂ	ತವಿಟ್ಟಿರುವ ಆಸ್ತಿಯನ್ನು(ಗಳನ್ನು)	560 004, instructed me to notif the general public and interested persons, that the Original Sal
<text></text>	ಹೆಚಿನ ವಿವರಗಳಿಗಾಗಿ, ದಂ	······, -·····	ಸಂಪರ್ಕಿಸಿ. (ಎಸ್ಬಿಎಪ್ಸ್ ಪ್ರೆನಾನ್	ತನ್ನಿಂ	ಂದ ಬಾಕಿ ಇರುವ ಹಣದ ಸಂಪೂರ್ಣ	ವೊತ್ತವನ್ನು ಸಲ್ಲಿಸಬಹುದು. ಜೊತೆಯಲ್ಲೇ ಇದನ್ನೂ	ಗಮನಿಸಬಹುದು:	ಸಾಲಗಾರನು ಮೇಲೆ ಹೇಳಿರುವ	Deed dated 29.10.1983 execute by Sri N. Papanna in favour of Sri N. Shankaranarayana Murth
<section-header><section-header><section-header><text><text><text><text><text><text><text><text><text><text><text><text><text><text><text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></text></section-header></section-header></section-header>		ರಾಜು ಮಾಡಬೇಕಾದ ಖಾತೆಗಳ ಸಂಖ್ಯೆಯನ್ನು ಬದಲಾಯಿಸುವ & ಯಾವುದೇ ಪೂರ್ವ ಸೂಚನೆ ಇ		ಎಸ್	ಎಆರ್ಎಫ್ಎಇಎಸ್ಐ ಕಾಯ್ದೆಯ ಸ	ಕ್ಷಿನ್ 13ರ ಉಪ–ಸೆಕ್ಷನ್ (13)ರ ನಿಬಂಧನೆ ಪ್ರಕಾರ			1983-84, Book-1, Volume 1320 Pages 93 to 96, in the office of
<text></text>				1 V	U		0	- 4 5 -	Bengaluru, is lost in respect o property bearing Old Municipal No 228, later assigned as No. 87/.
<text></text>				ಸ್ಥಳ	: ಹಜಾರಿಬಾಗ್ (ಜಾರ್ಖಂಡ್)/ ಬೆಂ	ಗಳೂರು (ಕರ್ನಾಟಕ)	(ધ્રુર્મુથ.		
<section-header></section-header>	ಚಕಂ	ಲಾ ವಿಲೇಜ್, ಅಂಧೇರಿ ಕುರ್ಲಾ ರಸ್ತೆ, ಮುಂಬೈ –400059. ದೂ: +91 22	67875300			64			and North to South on the easter side 20 feet, on the Western side
<text></text>	2 6	ಸಾರ್ವಜನಿಕ ಸೂಚನೆ				SA			I Notify the public and interester person/s that if any person find or having the custody of the
Description and the spectra base of the sp	ರಂದು ಬೆಳಿಗ್ಗೆ 11.00 ಗಂಟೆಗೆ ಎದುರು, ಹಲಸೂರು, ಬೆಂಗಳೂ	ಸ್ಥಳ: ಬೆಂಗಳೂರು ಶಾಖೆ ವಿಳಾಸ: ಎಸ್ಬಿಎಫ್ಸ್ ಫೈನಾನ್ಸ್ ಪ್ರೈವೇಟ್ ಲಿಮಿಟೆಡ್, ನಂ.58, 1ನೇ ಮಹಡಿ, ಲ ೂರು–560008 ಇಲ್ಲಿ ಹರಾಜು ನಡೆಸಲಾಗುವುದು.	ಕ್ಕಿ ಪುರಂ ಸಿಎಂಹೆಚ್ ರಸ್ತೆ, ಬಸ್ ನಿಲ್ದಾಣದ		SANSER	A ENGINEERI	NG L		above said original document ma kindly be deliveared to the undersigned or to Sri S. Ganesi
Contract, APPORTABLE I. APPORT/1918.LAPPORT/1918.LAPPORTABLE APPORTABLE APPORTEMENTE APPORTABLE APPORTABLE APPORTABLE APPORTABLE APPORTABLE A	ಹರಾಜಿನ ಸೂಚನೆಗಳನ್ನು ಸರಿಂ	ಯಾಗಿ ನೀಡಲಾಗಿದೆ.	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~		Registered Address	CIN: L34103KA1981PLC00454 Plant-7, No.143/A, Jigani Link Road, I:	2 Bommasandra	Industrial Area,	person un-authorizedly holding the same and dealing with the same in
algo a process of space of spa	ಬೆಂಗಳೂರು,AP0008988	1,AP00171163,AP00200720,AP00273915,AP00277798,AP00338052,AP003395	36,AP00340835,AP00342083,A		Emai	I: rajesh.modi@sansera.in; Website: w	ww.sansera.in		any manner, the same will not b binding on my client. D. K. Rameshapp
Digitation maps during during during light control in the second of	ಹೆಚ್ಚಿನ ವಿವರಗಳಿಗಾಗಿ, ದಂಬ	ಯವಿಟ್ಟು ಎಸ್ಬಿಎಫ್ಸ್ ಫೈನಾನ್ಸ್ ಪೈವೇಟ್ ಲಿಮಿಟೆಡ್ ಸಂಪರ್ಕ ಸಂಖ್ಯೆ(ಗಳನ್ನು) 18001028012 ರಾಜು ಮಾಡಬೇಕಾದ ಖಾತೆಗಳ ಸಂಖ್ಯೆಯನ್ನು ಬದಲಾಯಿಸುವ & ಯಾವುದೇ ಪೂರ್ವ ಸೂಚನೆ	ಸಂಪರ್ಕಿಸಿ. (ಎಸ್ಬಿಎಫ್ಸ್ ಫೈನಾನ್				31 MARCH	2022	Advocat No. 23, 12th Main, 4th Block Ea Jayangar, Bengaluru- 560 01
flac comous # 4kt Cr - oxb Na# Tody, 103, flactur tisks, A & k the the first, Cr / for (Xor / Kit For egge), Type, 141 22 47875334 www.state.com/Corporate Identity Number: U57190NH2000PTC178270		~ 57				ars 31-03-2022 31-0	d 3-2021 31-03	Year ended 3-2022 31-03-2021	
BLRCORDUG BUS BOSCI - COUNSET SUDG (10, S) BLRCO : LOCKLA, K & L 3 (CV , LANDER SUDG (10, S) BLRCO : LOCKLA, Y & LANDER SUDG (10, S) BLRCO : LANDER SUDG (10, S) BLRCO						erations 5,743.22 4,		/ \/	IN THE COURT OF THE SENIOUR CIV IL JUDGE AND J.M.F.C. AT C.N.HALLI C.MIS.No.57/2022
The state of the database database of the database of the database of the datab					Tax, Exceptional and/c items)	or Extraordinary 526.20	627.76 1,	783.68 1,461.45	Petitioners: 1. D.P.Lingaraju s/o Pu adappa Shetty, a/a 48 years, 2. Kantaraj s/o Puradappa Shetty, a/a 52 years, 3
f: Basice The Service of the Service Service Security Service Security	5	ಸಾರ್ವಜನಿಕ ಸೂಚನೆ			Tax (after Exceptional Extraordinary items)	and/or 526.20	627.76 1,	783.68 1,461.45	Chandraiah s/o Puradapa Shetty, a/a 5 years, 4. Prasanna s/o Puradappa Shetty
	ರಂದು ಬೆಳಿಗ್ಗೆ 11.00 ಗಂಟೆಗೆ	ಸ್ಥಳ: ತುಮಕೂರು ಶಾಖೆ ವಿಳಾಸ: ಎಸ್ಐಎಫ್ಸ್ ಫೈನಾನ್ಸ್ ಪ್ರೈವೇಟ್ ಲಿಮಿಟೆಡ್, ಅಭರಣ ಆರ್ಕೇಡ್ Iನ	ಆಭರಣಗಳನ್ನು ದಿನಾಂಕ: 28 ಮೇ 2022 ೯ ಮಹಡಿ, ಎನ್ ಎಸ್ ಮೆಡಿಕಲ್ ಸೆಂಟರ್		Tax (after Exceptional Extraordinary items)	and/or 373.60	471.90 1,	318.89 1,098.60	pa Shetty, a/a 64 years, 6. Deepika D/ Kantharaju, a/a 21 years, All are Residin at Doddennegere village, Handanaker
additional angle dependence and a dependence and a general result and additional and additional and additional and additional additionadditional additionadditional additional addited additional addit	ಹರಾಜಾಗುವ ಚಿನ್ನದ ಆಭರಣ ಹರಾಜಿನ ಸೂಚನೆಗಳನ್ನು ಸರಿಂ	ಂಗಳು ನಮ್ಮ ವಿವಿಧ ಗ್ರಾಹಕರ ಸಾಲ ಖಾತೆಗಳಿಗೆ ಸೇರಿದ್ದು ಆ ಗ್ರಾಹಕರು ತಮ್ಮ ಬಾಕಿಯನ್ನು ಪಾವತಿಸಲು . ಯಾಗಿ ನೀಡಲಾಗಿದೆ.	<u>.</u>		period [comprising Pro priod (after tax) and o	fit/(Loss) for the ther	476.97	304.30 1 119.85	Hobli, C.N.Halli Taluk, Tumkur Distric 7. Kavitha w/o Mahanthesh, a/a 27 years
Endedore Trace Tra	~	0,AP00333275,AP00347530,AP00354908,AP00359537,AP00362992,AP003780			6 Equity Share Capital 7 Reserves (excluding R	104.31 Revaluation			li, Arasikere Taluk, Hasan District V/S
dight for the state stagen a decord of the period stagen and the company pursuant to Regulation of the Company pursuant to Regulations of the Company pursuant to Regulation of the Company pursuant to Regulation of the Company pursuant to Regulations of the Company pursuant to Regulation of the Company pursuant to Regulations of the Company pursuant to Regulation of the Company pursuant to Regulations of the Company pursuant to Regulation of the Company pursuant to Regulations of the Company pursuant to Regulation of the Company pursuant to Regulations of the Company o	ಹೆಚ್ಚಿನ ವಿವರಗಳಿಗಾಗಿ, ದಂ ಪ್ರವೇಟ್ ಲಿಮಿಟೆಡ್ ಸ್	ಮವಿಟ್ಟು ಎಸ್ಬಿಎಫ್ಸ್ ಫೈನಾನ್ಸ್ ಪೈವೇಟ್ ಲಿಮಿಟೆಡ್ ಸಂಪರ್ಕ ಸಂಖ್ಯೆ(ಗಳನ್ನು) 18001028012	ಸಂಪರ್ಕಿಸಿ. (ಎಸ್ಬಿಎಫ್ಸ್ ಫೈನಾನ್ಸ್ ಇಲದೆ ಹರಾಜನು, ಮುಂದೂಡುವ /		balance Sheet of the p	revious year			Taluk. PUBLIC NOTICE
いたい: Note:			······································		2. Diluted:				The petitioners have filed the abov said petition under section 13(3) of Registrations of Birth and Death Act t
Regulations, 2015. The full format of the audited quartering and year ended mancial results are available results are availed results are availa	ಎಸ್	ಬಿಎಫ್ಸಿ ಫೈನಾನ್ಸ್ ಪ್ರೈವೇಟ್ ಲಿ	ಮಿಟೆಡ್		 The above is an extract o with the stock exchanges 	under Regulation 33 of the SEBI (Listing	and other Disc	closure Requirements)	obtain the death certificate of the 1s petitioner's Mother by Name Sidda
the standalone Unaudited financial information of the Company pursuant to Regulation 47(1)(b) of SEB (LODR) Regulations, 2015	ನೋಂದಾಯಿ	ುತ ಕಚೇರಿ: – ಯುನಿಟ್ ಸಂಖ್ಯೆ 103, ಮೊದಲ ಮಹಡಿ, ಸಿ & ಬಿ ಸೇರ್, (ಸಂಗಮ್ ಕಾಂಪೆಕ್),		Regulations, 2015. The fu on the websites of the stor i.e., www.sansera.in.	Ill format of the audited quarterly and yea ck exchange(s) i.e., www.bseindia.com/	r ended financi www.nseindia.	al results are available com and the Company	died on 17-07-2013 at Doddenneger village, Handanakere Hobli, C.N.Hal
Notice Colst XJOCT XJOCTO (RS. In Million)	ಫ್ಯಾಕ್ಸ್: +	+91 22 67875334 www. sbfc.com Corporate Identity Number: U67190M	12008PTC178270	b			suant to Regul		anybody has any objections or righ with respect to the above said fac
ತಿಪಟೂರು – 577201 (Unaudited) (Unaudited) (Audited) (Audited) (Audited) 11:00 AM. Otherwise the said m ಹರಾಜಾಗುವ ಚಿನ್ನದ ಆಭರಣಗಳು ನಮ್ಮ ವಿವಿಧ ಗ್ರಾಹಕರ ಸಾಲ ಖಾತೆಗಳಿಗೆ ಸೇರಿದ್ದ. 5,106.99 4,196.09 17,450.04 13,513.40 11:00 AM. Otherwise the said m ಹರಾಜಾಗುವ ಚಿನ್ನದ ಆಭರಣಗಳು ನಮ್ಮ ವಿವಿಧ ಗ್ರಾಹಕರ ಸಾಲ ಖಾತೆಗಳಿಗೆ ಸೇರಿದ್ದ. 547.43 272.24 1,715.09 1,325.09 0:00 Hold and seal of court on this 0? day of may 2022 ಹರಾಜಾಗುವ ಚಿನ್ನದ ಆಭರಣಗಳು ಶಾಖೆಯ ವಿವರಗಳೊಂದಿಗೆ ಕೆಳಗೆ ಉಲ್ಲೇಖಿಸಲಾದ ವಿವಿಧ ಗ್ರಾಹಕರಿಗೆ ಗ್ರಾಹಕ ಐಡಿ ಯ ಎಲ್ಲಾ ಲಿಂಕ್ ಮಾಡಲಾದ ಖಾತೆಗಳಿಗೆ ಸೇರಿದೆ. Profit after Tax 407.79 201.34 1,281.57 978.80 ಹರಚ್ಚಿನ ವಿವರಗಳಿಗಾಗಿ, ದಯವಿಟ್ಟು ಎಸ್ಬಿಎಫ್ಸ್ ಸೈವೇಟ್ ಲಿಮಿಟೆಡ್ ಸಂಪರ್ಕ ಸಂಖ್ಯೆ(ಗಳನ್ನು) 18001028012 ಸಂಪರ್ಕಸಿ, (ಎಸ್ಬಿಎಫ್ಸ್ ಸಿ ಫೈನಾನ್ಸ್ ಫೈನಾನ್ಸ್ ಫೈನಾನ್ಸ್ ಫೈವೇಟ್ ಲಿಮಿಟೆಡ್ ಹರಾಜು ಮಾಡಬೇಕಾದ ಖಾತೆಗಳ ಸಂಖ್ಯೆಯನ್ನು ಬದಲಾಯಿಸುವ & ಯಾವುದೇ ಪೂರ್ವ ಸೂಚನೆ ಇಲ್ಲದೆ ಹರಾಜನ್ನು ಮುಂದೂಡುವ / Date: 23 May 2022 Date: 23 May 2022 Date: 23 May 2022 Date: 23 May 2022 Joint Managing Director Divectors Divector Divectors Science on Divectors Divector Dive	ಈ ಮೂಲಕ ಸಾರ್ವಜನೆ ಆಭರಣಗಳನು ದಿನಾಂಕ 29	ನಿಕರಿಗೆ ಸೂಚಿಸುವುದೇನೆಂದರೆ ಎಸ್ಬಿಎಫ್ಸ್ ಫೈನಾನ್ಸ್ ಪ್ರೈವೇಟ್ ಲಿಮಿಟೆಡ್ನಲ್ಲಿ	ಅಡಮಾನ ಮಾಡಿರುವ ಚೆನ್ನದ ಏಕರ್ ಬಿಲಿಂಗ್ ಬಿಹೆಚ್ ಮುಖ ಗಕೆ		Particular			Year ended	may file objections in the above sai case by personally or by counsel. Th
ಹರಾಜನ ಸೂಚನೆಗಳನ್ನು ಸರಿಯಾಗಿ ನೀಡಲಾಗಿದೆ. 547.43 272.24 1,715.09 1,325.09 Given under my hand and seal of court on this 07 day of may 2022 ಹರಾಜಾಗುವ ಚಿನ್ನದ ಆಭರಣಗಳು ಶಾಖೆಯ ವಿವರಗಳೊಂದಿಗೆ ಕೆಳಗೆ ಉಲ್ಲೇಖಿಸಲಾದ ವಿವಿಧ ಗ್ರಾಹಕ ಐಡಿ ಯ ಎಲ್ಲಾ ಲಿಂಕ್ ಮಾಡಲಾದ ಖಾತೆಗಳಿಗೆ ಸೇರಿದೆ. Profit before Tax 547.43 272.24 1,715.09 1,325.09 Given under my hand and seal of court on this 07 day of may 2022 ಹರಾಜಾಗುವ ಚಿನ್ನದ ಆಭರಣಗಳು ಶಾಖೆಯ ವಿವರಗಳೊಂದಿಗೆ ಕೆಳಗೆ ಉಲ್ಲೇಖಿಸಲಾದ ವಿವಿಧ ಗ್ರಾಹಕ ಐಡಿ ಯ ಎಲ್ಲಾ ಲಿಂಕ್ ಮಾಡಲಾದ ಖಾತೆಗಳಿಗೆ ಸೇರಿದೆ. Profit before Tax 407.79 201.34 1,281.57 978.80 By order of the court ತಪಟೂರು, Ap00385101 Sd/-	ತಿಪಟೂರು– 577201 ಹರಾಜಾಗುವ ಚಿನ್ನದ ಆಭರಣ	ಿ ಾಗಳು ನಮ್ಮ ವಿವಿಧ ಗ್ರಾಹಕರ ಸಾಲ ಖಾತೆಗಳಿಗೆ ಸೇರಿದ್ದು ಆ ಗ್ರಾಹಕರು ತಮ್ಮ ಬಾಕಿಯನ್ನು ಪಾವತಿಸಲು ಎ			Turnover	(Unaudited) (Unaudited) 5,106.99 4,	udited) (Aud 196.09 17,4	dited) (Audited) 450.04 13,513.40	11:00 AM. Otherwise the said matter will be disposed accordance with law
ತಿಪಟೂರು, Ap00385101 ಹೆಚ್ಚಿನ ವಿವರಗಳಿಗಾಗಿ, ದಯವಿಟ್ಟು ಎಸ್ಬಿಎಫ್ಸ್ ಫೈನಾನ್ಸ್ ಫೈವೇಟ್ ಲಿಮಿಟೆಡ್ ಸಂಪರ್ಕ ಸಂಖ್ಯೆ(ಗಳನ್ನು) 18001028012 ಸಂಪರ್ಕಿಸಿ. (ಎಸ್ಬಿಎಫ್ಸ್ ಫೈನಾನ್ಸ್ ಹೈವೇಟ್ ಲಿಮಿಟೆಡ್ ಹರಾಜು ಮಾಡಬೇಕಾದ ಖಾತೆಗಳ ಸಂಖ್ಯೆಯನ್ನು ಬದಲಾಯಿಸುವ ಹಿ ಯಾವುದೇ ಪೂರ್ವ ಸೂಚನೆ ಇಲ್ಲದೆ ಹರಾಜನ್ನು ಮುಂದೂಡುವ /	ಹರಾಜಿನ ಸೂಚನೆಗಳನ್ನು ಸರಿಂ	ಯಾಗಿ ನೀಡಲಾಗಿದೆ.	~~ Ū			407.79	201.34 1,3	281.57 978.80	court on this 07 day of may 2022.
ಪ್ರವೇಟ್ ಲಿಮಿಟೆಡ್ ಹರಾಜು ಮಾಡಬೇಕಾದ ಖಾತೆಗಳ ಸಂಖ್ಯೆಯನ್ನು ಬದಲಾಯಿಸುವ & ಯಾವುದೇ ಪೂರ್ವ ಸೂಚನೆ ಇಲ್ಲದೆ ಹರಾಜನ್ನು ಮುಂದೂಡುವ / Dine: 23 May 2022 Joint Managing Director DIN: 00233146 Manu K.L	ಹೆಚ್ಚಿನ ವಿವರಗಳಿಗಾಗಿ, ದಂಬ	· · ·	ಸಂಪರ್ಕಿಸಿ. (ಎಸ್ಬಿಎಫ್ಸ್ ಫೈನಾನ್			For & o		Sd/- F R Singhvi	Sd/- Shirastedar (Adma) Seniour Chivil Judge &
أن المراجعة أن		ರಾಜು ಮಾಡಬೇಕಾದ ಖಾತೆಗಳ ಸಂಖ್ಯೆಯನ್ನು ಬದಲಾಯಿಸುವ & ಯಾವುದೇ ಪೂರ್ವ ಸೂಚನೆ ಇ			Date: 23 May 2022 Place: Bangalore		Jo	DIN: 00233146	Manu K.L Advocate for petitoners

6 ECONOMY & PUBLIC AFFAIRS

SANSERA ideas@work

SANSERA ENGINEERING LIMITED

CIN: L34103KA1981PLC004542 Registered Address: Plant-7, No.143/A, Jigani Link Road, Bommasandra Industrial Area, Bengaluru - 560105, Phone: 080 27839081/82/83; Fax: 080 27839309; Email: rajesh.modi@sansera.in; Website: www.sansera.in

CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31 MARCH 202

(Rs. in Million except EPS							
SI.		Quarte	r ended	Year ended			
No.	Particulars	31-03-2022 (Unaudited)	31-03-2021 (Unaudited)	31-03-2022 (Audited)	31-03-2021 (Audited)		
1	Total Income from Operations	5,743.22	4,854.97	19,890.32	15,492.71		
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	526.20	627.76	1,783.68	1,461.45		
3	Net Profit/(Loss) for the period before Tax (after Exceptional and/or Extraordinary items)	526.20	627.76	1,783.68	1,461.45		
4	Net Profit/(Loss) for the period after Tax (after Exceptional and/or Extraordinary items)	373.60	471.90	1,318.89	1,098.60		
5	Total Comprehensive Income For the period [comprising Profit/(Loss) for the priod (after tax) and other comprehensive Income (after tax)]	392.62	476.97	1,304.30	1,118.85		
6	Equity Share Capital	104.31	93.87	104.31	93.87		
7	Reserves (excluding Revaluation Reserve) as shown in the Audited balance Sheet of the previous year						
8	Earnings per share (of Rs. 2/- each)						
	1. Basic:	7.18	9.15	25.27	21.02		
	2. Diluted:	6.97	8.94	24.36	20.55		

Note:

a. The above is an extract of the detailed format of audited quarterly and year ended 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 audited quarterly and year ended financial results are available on the websites of the stock exchange(s) i.e., www.bseindia.com / www.nseindia.com and the Company .e., www.sansera.in

Standalone Unaudited financial information of the Company pursuant to Regulation 47(1)(b) of SEBI (LODR) Regulations, 2015

				(Rs. in Million)	
	Quarte	r ended	Year ended		
Particulars	31-03-2022 (Unaudited)	31-03-2021 (Unaudited)	31-03-2022 (Audited)	31-03-2021 (Audited)	
Turnover	5,106.99	4,196.09	17,450.04	13,513.40	
Profit before Tax	547.43	272.24	1,715.09	1,325.09	
Profit after Tax	407.79	201.34	1,281.57	978.80	
For & on behalf of the Board of Dire					
F R Sir					
Date: 23 May 2022				aging Director	
Place: Bangalore		DIN: 00233146			

DIN: 00233146 Adfactors 83

'It'll take a few quarters to move the retail-wholesale mix back'

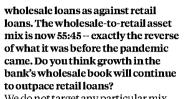
HDFC Bank, the country's largest private sector lender which will be merging with mortgage lender HDFC, has asked the Reserve Bank of India (RBI) for a glide path to meet the requirements regarding the cash reserve ratio (CRR) and statutory liquidity ratio (SLR). SRINIVASAN VAIDYANATHAN, chief financial officer (CFO) of the bank, in an interview to Manojit Saha, says the glide path will enable the bank to continue to support the economy by making funds available for lending. Edited excerpts:

What is the update on the HDFC Bank-HDFC merger? You have asked for more time to meet CRR/SLR norms and priority sector requirements. Is there any indication from the regulator (RBI) whether it is planning to give the bank more time on this? We are going through the process of getting approvals from various regulators, including the RBI. The process might take 12-18 months. which is a standard timeline for any merger. We have asked for a glide path for CRR/SLR and PSL (priority sector lending), which the regulator is examining. The glide path will enable us to continue to support the economybymakingfunds available for lending.

HDFC has invested in unlisted companies in sectors such as real estate. After the merger, will these assets be transferred to HDFC Bank or does HDFC need to exit these

investments before the merger? There are various subsidiaries and joint ventures. The larger meaningful subsidiaries (HDFC Life, HDFC AMC, and HDFC Ergo) are all in the financial sector and will be transferred to the bank. The sectors banks cannot participate in will be divested before the effective date.

The net interest margin (NIM) for the fourth quarter compressed to 4 per cent mainly because of higher growth in higher-rated, low-vielding



We do not target any particular mix and growth is dependent on demand. But the retail mix should improve. During the pandemic, we were cautious in lending, given all the uncertainties relating to Covid and its impact on the economy/borrower. We migrated to better-rated borrowers both in wholesale and retail. The mix has taken eight

quarters to migrate from retail to wholesale and it will take a few quarters to move the mix back. The Q4FY22 gave specific one-offopportunities to grow wholesale due to external circumstances, which we have captured.

Where do vou see the wholesale-retail asset mix two-three

We expect GDP to be powered by government investment and consumption, including housing, over the next few years. We have opened the retail segment and the pandemic-related overlays on credit that were put in place have been removed. As mentioned, we do not

66 OUR MODEL IS TO ATTRACT NEW CUSTOMERS USING THE BRANCH CHANNEL AND MOVE THEM TO THE DIGITAL CHANNEL FOR SERVICING"

WE EXPECT TO **REDUCE THE** EMPLOYEE **TURNOVER AT** JUNIOR LEVEL WITH THE INTRODUCTION OF RESTRICTED STOCK UNITS

target any particular mix between retail-wholesale, but the retail mix should improve going forward.

At a time when most banks are going digital, what is the reason for HDFC Bank opening branches aggressively?

We believe branches, especially in the deeper geography, are very important for attracting new customers. Our model is to attract customers using the branch channel and move them to the digital channel for servicing. These are digitally enabled branches that allow all products to be delivered in the deepest parts of the country. Most of these are small, two-five member branches and are important as a large part of India lives in semi-urban/rural areas. Branches also act like the base office for our sales and collection people. The bank intends and considers

these as investments for growth. The cost of opening 750 branches is part of the current cost to income ratio and while we expect to run very efficient operations, branches and technology are important investments for the growth of the bank.

The bank has approved 100 million restricted stock units (RSUs) at ₹1 each for mid-junior level employees? What is the thinking behind the move?

We have effectively used ESOPs as long-term incentive plans for the employees. With RSUs, we extend this to the mid-junior level employees as well. Like ESOPs, RSUs will be part of the compensation package for employees. They will require fewer shares for the same targeted compensation package at employee level and it will help reduce shareholder dilution compared to ESOPs. We expect to reduce the employee turnover at junior level with the introduction of RSUs.



SRINIVASAN

Officer, HDFC Bank years down the line?



ADITYA BIRLA FASHION AND RETAIL LIMITED

[CIN: L18101MH2007PLC233901] Regd. Office: Piramal Agastya Corporate Park, Building 'A', 4th and 5th Floor, Unit No. 401, 403, 501, 502, L.B.S. Road, Kurla, Mumbai - 400 070; Tel.: +91-86529 05000; Fax: +91-86529 05400; E-mail: secretarial@abfrl.adityabirla.com; Website: www.abfrl.com

ADITYA BIRLA

FASHION & RETAIL

POSTAL BALLOT NOTICE

Notice is hereby given pursuant to the provisions of Section 108 and 110 and other applicable provisions, if any, of the Companies Act, 2013 ("the Act"), read with Rule 20 and 22 of the Companies (Management and Administration) Rules, e Rules"), Securities and Exch ge Board of India (Listi ng Obligations and Disclosure Regi irements) Regulations 2015 ("Listing Regulations"), Secretarial Standard-2 on General Meetings issued by The Institute of Company Secretaries of India ("SS-2") including any statutory modification(s) or re-enactment(s) thereof for the time being in force, Ministry of Corporate Affairs ("MCA") General Circular nos. 14/2020, 17/2020, 22/2020, 33/2020, 39/2020, 10/2021, 20/2021 and 3/2022 dated April 8, 2020, April 13, 2020, June 15, 2020, September 28, 2020, December 31, 2020, June 23, 2021, December 8, 2021 and May 5, 2022 respectively ("Circulars") and subject to other applicable laws and regulations, that the approval of Members is being sought by way of Postal Ballot through remote e-voting for matters contained in the postal ballot notice dated May 24, 2022.

Bounce rate eases to 22.5% in April despite inflationary pressures

SUBRATA PANDA Mumbai, 24 May

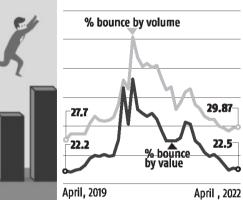
inched up slightly in March, arresting the downward trend seen before that, has eased again in April and remains comfortably below the prepandemic average, despite inflationary pressures impacting consumers' incomes.

According to the National Automated Clearing House (NACH) data, in April, the bounce rate stood at 22.5 per fairly stable through this cent in value terms, down 30 basis points (bps) from March. the Reserve Bank of India may This was the lowest reading

said. "The bounce rate by value...was the lowest seen since June 2019, clearly indi-The bounce rate, which had cating strong recoveries on the retail asset quality front. We are sanguine about asset quality for banks; despite rising rates, banks should see falling NPLs and credit costs."

"While there were inflationary pressures which could have impacted the disposable incomes of consumers and consequently the bounce rate, however they have remained period. The rate hike done by not have an immediate impac

RIGHT TRAJECTORY



for interbank mandates or between a bank and non-banking financial company or a fintech lender. The bounce rate peaked between June and November 2020, highlighting stress in the system due to the Covid-19 pandemic. It started declining from December 2020 as the first wave receded. This indicated higher regularity in equated monthly instalments. utility and insurance premium payments by consumers.

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However, the trend reversed in April 2021 because of the second wave, before it started to fall again from July 2021 and continued on the downward trajectory until March 2022. In FY22, the bounce rate by value was 25.88 per cent and in volume terms it was 34.75 per cent. Experts have raised concern that stress in the system may



VAIDYANATHAN

Chief Financial

The Postal Ballot Notice ("Notice") has been sent on Tuesday, May 24, 2022, through electronic mode only, to those Members whose e-mail ID's are registered with the Company/ Link Intime India Private Limited ("RTA")/ Depositories as on Friday, May 13, 2022 ("cut-off date"). The requirement of sending physical copies of the Notice has been dispensed with the MCA circulars.

Manner of registering email ID. Mobile Number and Bank Account details:

- Shareholders holding shares in Physical Mode: Register/ update their email ID. Mobile number and Bank Account details Snareholders notioning snares in Physical Mode: Register/ update their email in/, Mobile humber and bank Account oferans by sending a request letter duly signed by the Shareholder(s) mentioning the Name of the Company, Folio number, Bank Account Details, self-attested copy of PAN card and cancelled cheque leaf. In case the cancelled cheque leaf does not bear the Shareholders name, please attach a copy of the bank passbook statement, duly self-attested to the Company at secretarial@abfrl.adityabirla.com or the RTA at rnt.helpdesk@linkintime.co.in
- Shareholders holding shares in Dematerialised Mode: Register/ update their email ID, Mobile number and Bank Account details with their respective Depository Participant.

The e-copy of the Notice is also available on the website of the:

- Company at www.abfrl.com:
- Stock Exchanges i.e. BSE Limited ('BSE') and National Stock Exchange of India Limited ('NSE') at www.bseindia.con b) and www.nseindia.com respectively: and

RTA at https://instavote.linkintime.co.in

In terms of Section 108 of the Act read with Rule 20 of the Rules, as amended, Regulation 44 of the Listing Regulations and SS-2, the Company is pleased to provide its Members with the facility to exercise their right to vote on the resolutions proposed to be passed by Postal Ballot through remote e-voting.

The Company has engaged the services of the RTA for providing the e-voting facility for remote e-voting

All documents referred to in the Notice will be available for electronic inspection without any fee by the Members from the date of dispatch of the Notice up to Thursday, June 23, 2022. Members seeking to inspect such documents can send an email to the Company Secretary at secretarial@abfrl.adityabirla.com

Mr. Dilip Bharadiya (holding Membership No. FCS 7956), Proprietor of M/s. Dilip Bharadiya & Associates, Company Secretaries, has been appointed by the Company as the scrutinizer for conducting the entire e-voting process in a fair and transparent manner.

The Members are requested to note the e-voting instructions as follows:

- (a) The Notice is being sent to the shareholders of the Company whose names appear on the Register of Members/List of Beneficial Owners as received from the Depositories as on cut-off date. A person who is not a member as on the cut-off date should treat this notice for information purposes only.
- A person whose name is recorded in the Register of Members or in the Register of Beneficial Owners maintained by the (b) Depositories as on the cut-off date shall be entitled to vote on the Resolutions set forth in the Notice.
- The remote e-voting period will commence on Wednesday, May 25, 2022 at 9.00 a.m. and ends on Thursday, June 23, (C) 2022 at 5.00 p.m. The remote e-voting shall be disabled for voting thereafter by the RTA
- (d) During this period, Members of the Company as on cut-off date holding shares in physical or in dematerialised form, may cast their votes through remote e-voting. Once the vote on a resolution is cast by the Member, the same cannot be modified subsequently by such Member.
- In case the Members have any queries or issues regarding the e-voting facility they may refer to the frequently asked questions and e-voting manual available at https://instavote.linkintime.co.in (under help section) or contact Mr. Rajiv Ranjan at telephone no. 022-4918 6000 or write an e-mail to enotices@linkintime.co.in or (e) secretarial@abfrl.adityabirla.com.

The Scrutinizer will submit his report to the Chairman as nominated by the Board for this purpose after completion of scrutiny of the remote e-voting. The results shall be declared on or before Monday, June 27, 2022 and will be displayed along with the Scrutiniser's Report on the website of the Company i.e. www.abfrl.com, RTA i.e. https://instavote.linkintime.co.in; and Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively.

Members are requested to carefully read all the Notes set out in the Notice and in particular the procedure of casting vote through remote e-voting

For Aditva Birla Fashion and Retail Limited

atika Anand Ince Officei
Sd/-

since June 2019.

In volume terms, the bounce rate rose 29.87 per cent lem, going forward," said Anil may explain the marginal many credit transfers. in April, up over 20 bps from Gupta, vice-president and sec-March. However, the bounce tor head - financial sector ratrate both in value and volume ings, ICRA. terms was below the pre-pandemic average of 24.5-25 per higher by volume than value as cent and 30.5-31.5 per cent,

respectively. Suresh Ganapathy, associ-

on the bounce rates but successive rate hikes may pose a prob-

The bounce rate is always lower ticket sizes generally tend to bounce more. At the end of each quarter, generally, auto

ate director, Macquarie Capital, debit payments are high, which

increase in the bounce rate, he referred to as bounce rates.

NACH is a bulk payment system operated by the National Payments Corporation of India

Source: NPCI

These are dividend payadded. The unsuccessful auto- ment, interest, salary, and pendebit requests through the sion. They also include collec-NACH platform are generally tion of payments pertaining to rise because of the rate hikes electricity, gas, telephone, that the monetary policy comwater, periodic instalments mittee may undertake in the towards loans, investments in coming months to bring down mutual funds, and insurance inflation. And if stress rises, the (NPCI) that facilitates one-to- premium. They are applicable bounce rate may also inch up.

India-Canada 2nd round

FTA talks start next week

4 ships carrying wheat stranded at Kandla, await clearance

Port	Vessel	Qty (tonnes)			Destination	
Kandla	VietThuan	30,000			Sri Lanka	
Kandla	Baltic Wasp	60,500			Bangladesh	
Kandla	Stratton	65,000			Indonesia	
Tuna*	Paro	38,500			Nigeria	

*Tuna is jetty in Kandla port. Note: Traders have claimed that all the consignments had clearance in place before May 13 Source: Traders and exporters

SANJEEB MUKHERJEE New Delhi, 24 May

Around four shipping vessels were still stuck in Kandla port till late Tuesday, waiting for berths to load wheat cleared for exports before May 13, traders claimed. Each of the stranded vessels has a carrying capacity between 30,000-65,000 tonnes.

Till a few days back, there were around eight ships but in the last few days, four shipments were cleared by the officials. All these consignments have valid shipping bills and Letter of Credit (LCs), the traders claimed.

age since May 13, the That apart, there is exporters have been paying another 1.5-1.6 million around \$25000-\$40000 per tonnes of wheat in the ports day per vessel demurrage which either don't have valid charge.

LCs or advance payment has not been made against them. Thus making a total of

goods and easier movement of almost 2 million tonnes of skilled workers, to create more wheat lying in Indian ports, jobs for its IT professionals,

pulses. Both nations may steer away from including sensitive items such as dairy in the trade deal, they said.

tions happened soon after the fifth Ministerial Dialogue on that while India has rolled out restrictions can cause uncer-Trade and Investment, where broader issues were discussed. There will be more clarity on caused due to unpredictable the way forward as something more concrete is expected after the second round of discussions," one of the officials cited above said.

India and Canada had inguptheranking of the World launched negotiations towards Bank's 'Ease of Doing a comprehensive economic Business'. This has been pospartnership agreement (CEPA) in 2010. However, no headway was made even after the 10th round nearly five years ago. A joint statement released

Canada is expected to seek greater market access for agricultural products such as pulses. Both nations may steer away from

including sensitive

the trade deal

items such as dairy in

sible, in part, as a result of some Government of India initiatives such as the establishment of the National Investment Promotion and Facilitation Agency, Similarly, the amalgamation of various taxes into one GST has been welcomed by the business community and has facilitated trading across state borders. The debt and insolvency law, as well as implementation of the PLI, are being used by some Canadian producers in India," the spokesperson told Business Standard.

"However some challenges by India and Canada in March still exist, mostly at the local stated that both the countries and state level, such as permit are looking to finalise an approvals, land acquisition, interim or an early progress supply-chain unpredictability, trade agreement (EPTA). A and high tariffs. And in the spokesperson from the High agricultural sector, unpredict-Commission of Canada said able tariff rates and quantity various reform measures over tainty," the spokesperson said. the last few years, uncertainty Canada was India's 36th largest trading partner in FY22. tariff rates in India's agriculture

India exported goods worth sector are some of the hurdles \$3.76 billion to Canada, while faced by the exporters from importing goods worth \$3.13 Canada, "Canada is happy to billion in the financial year note that India is steadily mov- 2021-22.

people aware of the matter waiting for export clearance. "These shipping vessels, which have all the clearances in place were not being allowed to berth as

authorities are asking for additional documents after the ban came into force,

Business Standard.

causing demurrage losses to

"The first round of negotiathe exporters and shippers alike," a senior official from a global trading firm told He also said that on aver-

said. Canada is expected to seek greater market access for agriculture products such as

SHREYA NANDI

New Delhi, 24 May

Officials from India and

Canada are expected to meet

virtually next week to com-

negotiations for a free-trade

agreement (FTA) that aims to

strengthen economic ties

for greater market access for

pharmaceutical products, rea-

dymade garments, agriculture

India is expected to push

between the two countries.

mence the second round of