

Date: July 24, 2020

To,

The Manager
Department of Corporate Services (DCS)
BSE Ltd.
P.J. Towers, 1st Floor
Dalal Street,
Mumbai-400001.

Dear Sir/Madam,

Ref: Scrip Code: 511692.

Sub: News paper Advertisement for Board Meeting scheduled to be held on Thursday, July 30, 2020.

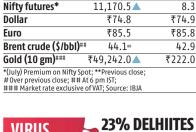
Pursuant to the Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, enclosed herewith the copy of newspapers in which advertisement of Board Meeting Notice published.

Please take the same on record.

Thanking you, Yours faithfully,

For Ajcon Global Services Ltd.

Ankit Ajmera (Executive Director) Encl. : As above





Total 1,155,191 Active cases | Recovered 402,529

724,577 **↑**24,491 **↑**12,070

WORLDTotal 14,730,716

Note: Total cases Health and Family

INDIA

^37,148

Deaths

28,084

↑ 587

INDIA'S GDP MAY CONTRACT 6.1% IN FY21: NOMURA

Economic activity continues to remain weak and will lead to a 6.1 per cent contraction in India's GDP in the current fiscal, Nomura said on Tuesday. The Reserve Bank of India is likely to pause at the upcoming policy review in August and cut rates by 25 basis points each in the October and December reviews, the Japanese brokerage said in a report. All the analysts expect a contraction in GDP due to the Covid-19 pandemic.

THE SMART INVESTOR P12

Vaccine hopes, EU deal help indices surge

The benchmark indices on Tuesday rose on the back of vaccine hopes and after the European Union leaders agreed on a recovery package. A positive start to the results season also boosted sentiment. Rallying for a fifth day, the Sensex closed at 37,930, up 511 points, or 1.4 per cent. While the Nifty rallied 140 points, or 1.3 per cent, to end at 11,162. Both indices closed at their highest levels since March 5 – just before the sharp coronavirus-triggered selloff.



ECONOMY & PUBLIC AFFAIRS P4

SC poser to govt on loan defaults

The Supreme Court has asked the finance ministry to respond to a representation seeking disciplinary action against public sector banks (PSBs) for not invoking personal guarantees of promoters and directors of firms defaulting on repayment of huge loans. The plea claimed around ₹1,900 crore are lost every day due to PSBs not invoking personal guarantees of big corporate loan defaulters.

ECONOMY & PUBLIC AFFAIRS P6

Rajasthan HC defers order on Pilot's plea

Tension and nervousness in the two camps of the Congress in Rajasthan mounted as the High Court deferred till Friday an order on the disqualification of sacked deputy chief minister Sachin Pilot and 18 other members of the legislative assembly (MLAs). Meanwhile, the high court also prevented the Speaker from taking any action against

SC registers contempt case against Twitter

The Supreme Court on Tuesday initiated suo motu contempt proceedings against activist-lawyer Prashant Bhushan for his alleged derogatory tweets against the judiciary. The apex court also initiated contempt proceedings against Twitter India on which Bhushan had posted some alleged derogatory comments. The matter is scheduled to be heard on Wednesday by a Bench headed by Justice Arun Mishra.

Zoom to establish tech centre in Bengaluru

Zoom Video Communications on Tuesday said it would set up a technology centre at Bengaluru and hire key talent over the next few years to expand its presence in India. The decision was taken following Zoom's increased level of adoption by Indian users. "From January to April 2020, Zoom has seen 6,700 per cent growth in free user sign ups in India," the firm said. It has an office in Mumbai and two data centres there.

www.business-standard.com Business Standard



OMCs INVITE START-UPS TO DELIVER DIESEL AT HOME

JHUNJHUNWALA'S PORTFOLIO

RISES 32% TO OVER ₹10K CR

PUBLISHED SIMULTANEOUSLY FROM AHMEDABAD, BENGALURU, BHUBANESWAR, CHANDIGARH, CHENNAI, HYDERABAD, KOCHI, KOLKATA, LUCKNOW, MUMBAI (ALSO PRINTED IN BHOPAL), NEW DELHI AND PUNE

Khaitans may tie up with Burmans to run Eveready

Promoters hope to ring-fence long-term interests of the firm via this partnership

ISHITA AYAN DUTT Kolkata, 21 July

■ he Burman family — the promoters of Dabur India — may join hands with the Khaitans of Williamson Magor Group to manage the country's largest dry cell Eveready maker, Industries India.

A source close to the development said, "The Burmans' shoring up their holding could pave the way for a partnership between the two families to jointly run the firm."

After the last tranche of share purchase of 8.48 per cent by the Burmans about a week back, the promoter holding in Eveready slipped below theirs. At present, the Burman family holding is at 19.84 per cent while promoters of Eveready are at 15.07 per cent.

From the current holding pattern, the Burmans are likely to be the majority partner, sources said.

With this partnership, the promoters of Eveready are hoping to ring-fence long-term interests of the company. Eveready had earlier held talks with Energizer and Duracell for a slump-sale of the battery business.

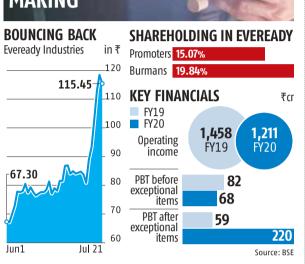
However, there are legal tangles. Finalising the deal is pending because of an interim order of the Delhi High Court, preventing a change in the capital structure and sale of assets of Eveready, McLeod Russel India, and other Williamson Magor group companies.

KKR India, which had originally lent ₹200 crore to Williamson Magor Group entities, had moved court late last year, seeking relief over its exposure. An order in favour of the Khaitans will pave the way for the partnership.

However, Mohit Burman, vicechairman of Dabur India, told Business Standard so far it had been only a portfolio investment in a business which "we believe is undervalued and in a similar business to ours", which is FMCG (fastmoving consumer goods).

"We have been buying shares because we believe that the business has a lot of potential and the shares are undervalued. However, there is no plan at the moment of becoming a promoter," Burman said. "We know them (Khaitans). They are still managing the business," he added.





GSK merger helps HUL's top line, but PBT down 6% in Q1

VIVEAT SUSAN PINTO

Hindustan Unilever (HUL), the country's largest consumer goods company, on Tuesday reported a mixed set of numbers for the quarter ended June 30, 2020 (Q1), aided in part by its merger with GSK Consumer on April 1. While profit before tax (PBT) for the

period fell 6 per cent year-on-year to 411 crore revenue-wise HIII, reported a 4.4 per cent year-on-year increase to ₹10,560 crore, thanks to the merger of GSK Consumer nutrition brands with the companies. Revenue was ahead of a Bloomberg consensus estimate of ₹9,880 crore for the period. GSK Consumer's nutrition portfolio includes Horlicks, Boost, Maltova, and Viva.

Excluding the GSK business, overall revenue declined 7 per cent in the quarter, Srinivas Phatak, chief financial officer, HUL, said in a virtual press meet, indicating the extent of the damage to business due to the pandemic and nationwide lockdown. The company declared a special dividend of ₹9.50 per share for the 2020-21 financial year. Analysts estimate volume decline for the quarter at 8 per cent in Q1, which, they say, is better than street estimates of a 11-13 per cent volume decline for the period.

In the March quarter, HUL had reported a 7 per cent volume decline, more than the 4 per cent fall during the demonetisation quarter (October-December 2016).



HUL Chairman and MD Sanjiv Mehta said he'd wait for the September quarter to give an assessment of demand

FINANCIAL PERFORMANCE

Quarter		YoY		YoY
ended	Revenue	chg (%)	PBT	chg(%)
Mar '19	9,945	9.3	2,227	14.1
Jun '19	10,114	6.6	2,563	16.9
Sep '19	9,852	6.7	2,308	7.2
Dec '19	9,808	2.6	2,229	14.3
Mar'20	9,011	-9.4	1,992	-10.6
Jun '20	10,560	4.4	2,411	-5.9
Revenue: I Profit befo	Net sales+oth re tax	er operatir		PBT = : Capitalin

HUL'S Q1 STRENGTHENS CASE FOR EARNINGS UPGRADE

PHOTO: TWITTER

Agriculture driving growth; open to more measures: FM

ARUP ROYCHOUDHURY New Delhi, 21 July

Finance Minister Nirmala Sitharaman on Tuesday said green shoots were visible in the

economy and the agriculture sector was driving growth. The government, she said, had kept all options open in terms of future interventions to boost the economy.

LIMITED TRADE PACT WITH US PHONE CALLS AWAY: GOYAL

"We have kept all options necessary absolutely open. The government is willing to participate, talk to everybody and see what best has to be done. Interventions can happen even in future, depending on how industry responds to us," Sitharaman said at the US-India Business Council's India Ideas Summit, through videoconferencing

She acknowledged the forecasts by various agencies on India's GDP contraction for 2020-21, but said signs of a recovery were visible through many key indicators. Turn to Page 15

Bidvest sues GVK, investors in airports holding firm

Mumbai, 21 July

Bidvest of South Africa, a key shareholder in Mumbai International Airport Ltd (MIAL), has moved the Delhi High Court against the

EXIT HURDLE

notice is vague

to GVK, others

79.1% stake

50.5%

GVK Airport 🏅 Holdings

Jan 2019: Bidvest notifies its plan to

exit Mumbai airport to GVK, others

Mar: Adani agrees to buy MIAL

Apr: GVK moves Delhi HC

matter to arbitration

stake; Bidvest sends ROFR notice

Jul: HC rejects GVK plea; firm moves

Oct: ADIA, PSP and NIIF agree to invest

₹7,614 cr in GVK Airport Holdings for

Jan 2020: Arbitration panel rejects

Bidvest's petition, matter is pending

WHO

OWNS

MIAL?

10.0%

-13.5%

division Bench, which sends the

Feb: GVK raises objections, says offer

National Investment and Infrastructure Fund (NIIF). the Public Sector Pension Investment Board (PSP Investments) of Canada, and the Abu Dhabi Investment Authority (ADIA), as well as the GVK group, saying the agreement signed between GVK and the new investors in October last year would lead to a change in the shareholding of MIAL, which violates its right of first refusal.

The lawsuit, filed on Monday, comes at a time when the Union government is seeking foreign direct investment in India, promising ease of doing business to overseas investors.

Bidvest, which is trying to sell its 13.5 per cent stake in MIAL since January last year, said litigation by the GVK group had delayed its exit. GVK's stake sale in the airport holding company to the NIIF and other investors had led to expensive litigation in India, increasing its cost, it added. This is the first time the NIIF, a government of India entity, is being sued by a foreign investor for hampering its investment.

When contacted, an NIIF spokesperson said: "We do not have any comments as the matter is sub judice". A GVK official declined to comment on the issue. However, the official had earlier said: "They (Bidvest) are trying to scuttle our ROFR (right of first refusal) and instead must agree to conclude the transaction in line with the shareholders' agreement.

An arbitration panel had in January ruled against Bidvest on the

In its petition, Bidvest argued that the new investors were making

26.0%

unjust gains at the cost of MIAL shareholders.

AXIS BANK'S PRE-TAX **PROFIT FALLS 31%**

Private sector lender Axis Bank on Tuesday reported a 31.29 per cent year-on-year drop in profit before tax for the first quarter ended June 30. This was owing to higher provisions booked in the current quarter, and also due to the firm moving towards a more conservative mode of accounting. The lender's PBT stood at ₹1,427.98 crore, against ₹2,078.18 crore in the

SBI LIFE PRE-TAX PROFIT UP 2.6% TO ₹387.68 CR

year-ago quarter.

BAJAJ FINANCE'S 01 DISAPPOINTS

better than market estimates, but

4

CHEAPEST TO

TREAT COVID: GLENMARK

The top line of Bajaj Finance in the June 2020 quarter (Q1) was

Its profit before tax plunged 29.3

per cent YoY to ₹1.310 core.

the lender lagged on the profit front because of Covid-19-led increase in credit cost. The consumer finance major reported a 12.4 per cent year-on-year (YoY) increase in net interest income to ₹4,152 crore, higher than the consensus estimate of ₹3,638 crore.

RAHUL BAJAJ HANDS OVER REINS TO SON SANJIV

'We want to price Covid vaccine below ₹1,000'

Pune's Serum Institute of India, the world's largest vaccine maker by volume, is placing its bets on the Oxford-AstraZeneca vaccine candidate AZD1222 with CEO Adar Poonawalla stating he would start manufacturing at personal risk. In an e-mail interaction with Sohini Das, Poonawalla says the company is investing \$200 million in the vaccine facility and that he wants to keep the price at below ₹1,000. Edited excerpts:



VACCINE

INITIALLY'

According to the results of the first two phases of trials published in The Lancet, the Oxford-AstraZeneca vaccine candidate is safe and inducing an immune response. How optimistic are you?

in ₹ cr

I'm confident that the Oxford-AstraZeneca vaccine candidate will be immunogenic and effective for mass use. Once the trials are successful in India and the UK, we are certain that COVISHIELD will be one of the first vaccines to be introduced.

You have indicated that you wish to start trials by August. Are all the approvals in place?

We seek to apply to the DCGI for licensure trials in a week. With the government fast-tracking everything, we are hoping to get approvals in about two weeks. Post that, we will begin phase-III human trials in India.

Can you share details about the trials, number of sites, protocols, etc?

Phase-III clinical trials are expected to commence around August. We have studied the Phase-I trials in almost 1,000 patients, but in other countries it is usually done on 40 to 60 patients. For the Phase-III trials, we plan to look at 5,000-10,000 patients, of whom 4,000-5,000 might be in India. There are a number of trial sites in both Mumbai and Pune, since these cities have several hotspots, which will help us understand its efficacy.

Covid-19 antibodies are not lifelong, according to recent research. So, will one need to keep repeating the shots for this vaccine candidate? Most vaccines are administered in two to

three doses, in order to prime with the first dose and then boost immunity with the second. Similarly, I predict that the vaccines for Covid-19 will be administered in two doses.

Serum plans to make 3-5 million doses per month, and slowly ramp up to 350-400 million a year. What kind of investments have you

already made and would further investments be required? We have invested close to \$200 million in the current phase of producing the Oxford-AstraZeneca vaccine. Once the vaccine goes into the developmental phase, we will be able to elaborate more.

Will the production capacity of other vaccines be compromised as a result, to make way for the Oxford-AstraZeneca candidate?

Keeping in mind the pandemic situation, we have dedicated two of our facilities to produce millions of doses for the Covid-19 vaccine, while

withholding vast production of other products.

What is the response and interest from the government on this vaccine candidate so far?

We are working in tandem with the government and regulatory bodies for approvals. They are quite forthcoming.

How do you plan to price it?

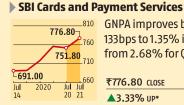
It is too early to comment on the pricing. However initially we would like to keep it under ₹1,000. The government will be taking care of the distribution. We hope that people do not have to pay for the vaccine initially. Turn to Page 15

* OVER PREVIOUS CLOSE



_1,410 Operating Ebitda margin expansion of 156 basis points at 20.8%

₹1,380.70 CLOSE



810 GNPA improves by 2₇₆₀ 133bps to 1.35% in Q1FY21 from 2.68% for Q1FY20

₹776.80 CLOSE ▲3.33% UP*

19,180.95-18.000

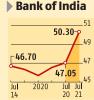
Eicher Motors 21,000 Top gainer among S&P BSE auto index stocks

₹20,111.50 CLOSE



______Supreme Court reserves order on AGR dues' payment timeline ₹8.30 CLOSE

▼8.29% DOWN³



_51 Govt planning privatising more than half its PSU banks

₹50.30 CLOSE

IN BRIEF

Biocon expands biz model, enters e-therapeutic space

Going beyond medicine, biopharmaceutical major Biocon has diversified and entered the digital therapeutic segment as part of its global strategy. The Bengalurubased firm's Malaysian subsidiary has collaborated with France-based healthcare solutions firm Voluntis to



develop and distribute a digital product for diabetic patients. "We see the world evolving after Covid. Technology and digital will play a major role in our strategy because it will bring costs significantly down in the healthcare systems," said Christiane Hamacher, CEO and Managing Director, Biocon Biologics. BS REPORTER

Indian Hotels to buy remaining stake in Sea Rock Hotel

The Indian Hotels Company has signed a binding agreement for the acquisition of the balance 14.28 per cent equity interest in **ELEL Hotels and Investments from** the Nanda family, Indian Hotels said. This will make IHCL the 100 per cent leasehold owner of the Sea Rock hotel site by December 31, 2021, itsaid. BS REPORTER

LinkedIn slashing 960 jobs globally amid pandemic

Networking site LinkedIn on Tuesday said it is slashing about 960 jobs globally, about six per cent of its worldwide staff, amid the Covid-19 pandemic. The company, which is part of tech giant Microsoft, has about 1,200 employees in India. It also has a development centre in Bengaluru.

Jet gets resolution plan from 2 bidders

ANEESH PHADNIS & SUBRATA PANDA Mumbai, 21 July

Jet Airways has received resolution plans from at least two of the four shortlisted entities that made the cut in the fourth round, thereby raising hopes for a revival of the beleaguered airline.

According to sources, a consortium — comprising Imperial Capital, Flight Simulation Technique Centre, and Big Charter — have placed a bid for Jet, while the other consortium is led by Kalorck Capital.

"We feel our proposal is a win-win situation for all stakeholders, as it takes care of interests of both financial creditors and employees. We will make equity investment and have received support from Xponentia Capital Partners. We want to make Jet operational to serve the domestic and medium-haul markets. sion based on market dynam-

ics', said Capt. Sanjay Mandavia, chief executive officer of Flight Simulation Technique Centre.

Jet, which has been under insolvency since June last year, had received 12 expression of interests in the fourth round, after the first three rounds failed to garner any financial bids from the investors. However, only four had made the cut. UK-based Kalrock Capital, Canadian entrepreneur Sivakumar Rasiah, Abu Dhabi-based Imperial Capital Investments, and Alpha Aviation had been shortlisted.

The resolution plans submitted by the two bidders will be evaluated by a sub-committee of lenders that will examine the viability of the plan, experience of the bidder, proposal related to payment of liabilities and equity infusion, if any. The committee's recommendations will be shared with all lenders and We want to have single type of then proposals will be taken fleet and we will take a deci- up for vote by the committee of creditors

FabiFlu cheapest pill to treat Covid, claims Glenmark

Writes to DCGI, says claims over pricing of the drug false

PRICE COMPARISON

China Bangladesh Japan Russia

215

Note: This is for 200 mg tablets

Price (₹ per tablet)

75

India

Mumbai, 21 july

lenmark on Tuesday said FabiFlu — its generic version of oral antiviral drug generic version of oral and the favipiravir—is cheaper than other drugs, including remdesivir, tocilizumab, itolizumab, etc, approved for emergency use for the treatment of Covid-19.

The Mumbai-based firm was responding to the Drugs Controller General of India's (DCGI) letter seeking clarification over its alleged 'false claims' on FabiFlu's efficacy on Covid-19 patients with comorbidities and high price of the drug, after a legislator raised these issues in a letter to Health Minister Harsh Vardhan.

Glenmark said these were "careless, unsubstantiated allegations devoid of merits".

Tuesday, Glenmark's shares ended the day's trade at ₹414 apiece, down 1 per cent. The company said it

has developed the active pharmaceutical ingredient in-house for FabiFlu, and till date remains the only company in India to have conducted a randomised controlled clinical tri-

al for favipiravir.

The company claimed that favipiravir was launched at the lowest market cost (₹103 per tablet) in India as compared to its cost in other countries like Russia, Japan, Bangladesh and China. "Despite investing significantly throughout

the process of manufacturing, Glenmark has managed to keep the pricing of favipiravir lower in India than other countries," Glenmark said. The company also claimed that since favipi-

ravir is an oral therapy, patients can be treated on

an out-patient basis without incurring additional hospitalisation expenses.

In his letter to the health minister (dated June 26), Member of Parliament (MP) Dr Amol Kolhe had said since a patient has to take these tablets for 14 days (or 122 tablets), at a price of ₹103 per tablet, this would bring the total cost of treat-

the common people." On July 13, Glenmark had

reduced the price of the drug to ₹75 a tablet, bringing the cost of treatment down to ₹9,150.

The DCGI had asked Glenmark to clarify if it has claimed that the drug is effective on patients with comorbidities such as hypertension or diabetes, whereas in reality, according to protocol summary, the trial was not designed to assess FabiFlu in comorbid conditions.

Kolhe had claimed that FabiFlu has not been

tested as monotherapy. It was given along with ICMR-approved standard protocol treatment in selective clinically stable Covid patients. Kolhe alleged that

the data "clearly shows" that the claims made by Glenmark in their press conference that FabiFlu alone is effective on mild to moderate patients are "completely misguided" to all clinical practitioners and the people of India.

Glenmark denied having made any such claim. It said it would be "unethical" to deny patients of any care and put them only on placebo. "In the light of the pandemic, in all Covid-19 trials being proposed/conducted across India, all patients receive standard supportive care as per the

guidance of the health ministry," it clarified. However, standard supportive care in Glenmark's Favipiravir studies did not include hydroxychloroquine or any other antiviral drug. "Consequently, since both arms of the Glenmark study received standard supportive care under this design, any advantage observed in the treatment arm can solely be attributed to the administration of Favipiravir," it said. "All approvals to Glenmark were granted in accordance with the extant law

and with stringent conditions," it claimed. Also, clarifying if Glenmark made any "false or misleading claim" that Favipiravir is effective on patients with comorbidities, it said the alleged statement pertaining to co-morbidity in the press release dated 20 June was not derived from or alluded to Glenmark's ongoing Phase 3 clinical trial. "On the contrary, the reference to comorbidity was clearly based on data from ment to ₹12,500. He had said "the Government of Japanese registry — the largest collection of India should ensure affordability of the drug to real-world evidence on clinical use of Favipiravir on Covid-19 patients," the firm said

Lockdown takes the fizz out of Coke's operations India, its third-largest market Coke's overall volume

New Delhi, 21 July

Coca-Cola's operations took a significant dent during the June 2020 quarter, owing to the lockdown. Disruption in the Indian market impacted all aspects from volume offtake to its key sparkling beverages business — The Coca-Cola Company informed the NYSE on Tuesday.

Global volume offtake dropped 16 per cent year-on-year (YoY) and its aerated drinks business fell 12 per cent YoY, with the lockdown being the major factor. Products under its flagship Coca-Cola contributed significantly towards the decline in its sparkling beverages business. The trademark Coca-Cola business fell 7 per cent, while the Coke Zero Sugar segment declined by 4 per cent.

The category, which constitutes the majority of Coke's volume and revenue, was severely hit "led by the decline in India, western Europe, and fountain business in North America", the firm told its investors.

in Asia and fifth-largest globally, dragged regional business for Coke to a greater extent. Volume offtake in Asia-Pacific plunged 18 per cent, "primarily due to the strict lockdown in India", said the firm. Operating income fell 9 per cent for the region in constant

currency (CC) terms. Operating income for the BIG segment shrank a whopping 98 per cent (in CC terms) during the quarter, driven by top line pressure in India and South Africa due to the outbreak, Coke said.

According to James Quincey, CEO of The Coca-Cola Company, the lockdown had a significant impact on business. Though some markets have shown signs of recovery, many are experiencing a second spike - thereby pushing sales back into a negative trajectory.

"It is unlikely that the recovery will be linear. Too many 'unknowns' ahead of us — such as the continuing lockdown. In many markets, a lockdown had to be re-imposed following an unlocking," he told investors.

dipped 16%, aerated drinks biz down 12% due to lockdown in India

Bottling business volume plunge 36% globally, driven by Covid pandemicin India and South Africa

Operating income from bottling ops plunge 98% due to top-line pressure in India

Asia-Pacific regional volume uptake dipped 18%

Lockdown making future uncertain but we'll focus on adding new consumers in India: Coke CEO

Over 54% potential buyers prefer used car, says study

SHALLY SETH MOHILE Mumbai, 21 July

The coronavirus-induced economic slowdown has eroded consumers' purchasing power in a big way, and bringing significant changes in their car buying behaviour, showed a study by online auto classified Olx Auto.

Even as the preference for a personal vehicle is growing owing to safety concerns, buyers are not willing to fork out much, and 54 per cent Indians who want to buy a car in the next six months would prefer to buy a pre-owned car, said the study released on Tuesday. However, with 56 per cent

of the respondents planning to buy a car in the next three-six months, the automobile industry is expected to witness green shoots of recovery. "While the Covid-19 pandemic has been a black swan event for the automobile industry at large, we are starting to witness signs of improvement, especially in the pre-owned cars segment," said Sunny Kataria, vice-president, Auto at OLX India.

In a clear trend towards downshifting, buyers' preference is likely to veer towards of every 10 respondents said they have reduced their carper cent buyers have a budget under ₹3 lakh, the survey found. Only 20 per cent buyers have a metros are expected to surpass head, OLX Cash MyCar.

BETS HEDGED AROUND

■Within India ■Outside India

4,870.3

31,710.0

FY16

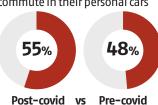
THE WORLD

34,490.3 36,850.3



CHANGING TIMES

More people expected to commute in their personal cars



Percentage of potential buvers whose budgets



Non-metros are gradually outpacing metros for

Car buying and selling for new and pre-owned

Bezos adds record \$13 billion in one day to fortune surged 7.9 per cent, the most since economic downturn since the unprecedented stimulus efforts by December 2018 on rising optimism



Jeff Bezos added \$13 billion to his net worth on Monday, the largest single-day jump for an individual

about web shopping trends, and are now up 73 per cent this year.

Bezos, Amazon's 56-year-old

founder and the world's richest

Amazon.com shares surged 7.9%, the most since December 2018 on rising optimism about web shopping trends, and are now up 73% this year

Great Depression. He's now personally worth more than the market valuation of giants such as Exxon Mobil, Nike.

ing a surge driven partly by people forced to stay at home and helped by the boost given to markets by

focus on the harness business and

Motherson would take out all other

businesses and form a separate entity.

harness business into a separate entity

company, Samvardhana Motherson

International (Samvardhana), will be

that will eventually be listed. The holding

They carved out the domestic wiring

governments and central bankers. Seven of the ten richest people on the planet owe their wealth to the sector, including Elon Musk, whose fortune has soared \$47 bil-

added almost \$15 billion to his net company deals with brands boycotting ads on the social network.

budget of ₹4-7 lakh for a preowned car. Meanwhile, smaller towns and cities are seeing a lot entry-level models. Seven out more traction for used cars. Of all the respondents keen to buy a car in non-metro towns, 70 per cent are interested in a preowned car and rest are interest-

towns, wherein 70 per cent of the respondents are more likely to buy a new car.

OLX estimates that non-

(₹crore)

62,571.6

55,144.2

FY19

Source: Company

metros in demand and supply in 2020. The key factor for this is that non-metros have seen the lesser impact of Covid-19. "The pandemic has been a stress test for the dealer community and the pre-owned car retail business overall.

For pre-owned car dealers, the focus right now would be on liquidating their existing inventory, in order to meet their working capital requirements,' said Amit Kumar, business

Global spread helps Motherson Sumi tackle pandemic pain

New Delhi, 21 July

On April 29, Motherson Sumi, India's largest auto component manufacturer, said it had managed to open up 80 of its 152 manufacturing units spread across the globe. That was just a month into the nationwide lockdown announced in India to control the

spread of the Covid-19 pandemic. The lockdown lasted about two months and is still in place in pockets across the country.

leaving manufacturers reeling. However, Motherson's spread across the world has made it an outlier. It operates 270 facilities across 41 countries. Even in terms of

branch in that nation. 'We have a fairly big presence in China, and by January end it was clear

Part-III

exports, the company's strategy is clear. If exports to a country increase to over 10 per cent, the firm would rather open a

that the holiday period in China will be increased because of the spread of the

virus. China was the first to get impacted and come out of it. From that, we realised $how \, governments \, across \, the \, world \, were \,$ going to respond. We saw it happen in Europe, America, Mexico and in India. We had an idea about the hurdles during reopening and were better prepared. Hence, all our plants were up and running

> that first-mover advantage," says Vivek Chaand Sehgal, the founder of the company and chairman of the group.

at full capacity.

industry, which has worsened

after the pandemic, worries Sehgal, but it's not at the top of his mind. 'The kind of demand we are seeing across the globe, I am sure the demand will be backpretty soon. None of our customers have cancelled orders. In fact, they are

During the lockdown, Sehgal and his



merged into Motherson through a share restructuring of the group, a move that swap, and renamed as Samil was announced in 2012. In December 2019, it was decided that Sumitomo would stock was hit.

company powerful. It will be rewarding for minority investors. Through the separate entity, we will also diversify into many other non-auto areas," Sehgal says, when asked about the market response. Even as the firm's rivals worry about

Investors were not happy and the

5,259.0

29,231.3

FY15

'The restructuring will make this

their survival, Motherson's liquidity is

sufficient and, if necessary, the company $is\,capable\,of\,raising\,funds\,and\,servicing\\$ its immediate payment obligations. Around a third of the company's debt,

62,613.3

7,104.8

FY18

48,204.2

5,861.7

FY17

around₹4,000 crore, matures in 2021. This includes a revolving credit facility of euro 575 million, of which it has availed of euro 120 million, and a \$400 million bond. "For a company like ours, which has never defaulted, has high credit rating, to raise liquidity if required is never a problem," says Gaya Nanda

Gauba, chief financial officer of the firm. In April, the firm raised ₹500 crore through non-convertible debentures (NCDs). Its presence in European countries and the US helped Motherson get support from those governments as well, as they have provided financial

stimulus to the industry.

'We have significant credit facility. We have good undrawn levels. It is important to carry cash. We have got government support coming in as long duration of loan at cheaper rates. It's a bit of a tradeoff between taking bank loans or government assistance. The ₹500 crore that we raised was only to improve liquidity. We always want to be prepared

for the future," Gauba adds. The company, in fact, sees acquisition opportunities, as several smaller component manufacturers would find it tough to survive.

The company has completed a total of 22 acquisitions, and it has made each of them count. Of these acquisitions, 12 were loss-making companies when acquired and four had very low Ebitda (earnings before interest, taxes, depreciation, and amortisation). Almost all are Ebitda positive now



luxury cars as well as for demand and supply cars to be largely digital

McDonald's. buying budget because of the Mackenzie Bezos, his ex-wife, lion so far in 2020. pandemic. For a new car, while since the Bloomberg Billionaires person, has seen his fortune swell Facebook Inc. Chief Executive Index was created in 2012. \$74 billion in 2020 to \$189.3 billion, gained \$4.6 billion Monday and is 39 per cent buyers have a budged in a new car. Amazon.com. shares despite the US entering its worst Officer Mark Zuckerberg has et under ₹3 lakh, 24 per cent are The narrative flips for metro now the 13th-richest person in the willing to spend between ₹4 and Other tech titans are also enjoy-₹7 lakh. For a pre-owned car. 50 worth so far this year, even as the

The third part of the series looks at how the firm used its

first-mover advantage to get production back on track

in a very short period. We had

Today, Sehgal says all 27 plants in China are functioning The slowdown in the auto

asking us when we can scale up to 100 per cent," Sehgal says

long-term Japanese partner, Sumitomo

start-ups to deliver diesel at doorstep



siness proposition. "To impr-

ove last-mile delivery, the gov-

ernment is promoting less cap-

ital petrol pumps, that can be

operated with a small invest-

ment of ₹20-30 lakh. We expect

at least 30,000 entrepreneurs

to get registered as FuelEnts,

that may see investments to the

tune of ₹9,000 crore. We have a

presence in 130 cities and plan

to expand with this move," said

Chetan Walunj, CEO, Repos En-

ergy, which is a start-up backed

tion in India in 2019-20 was 82.6

million tonne (mt), down by 1

The total diesel consump-

19. The FuelEnts will be

retail outlet if the deal-

er gives a consent letter

and has loading facility

for the mobile dispen-

sers at the retail outlet,

according to Petroleum and

Explosives Safety Organisation

(PESO) regulations, the EOI

Uber-Ola moment in fuel retail.

It will open up at least 30 per

cent of the overall diesel market

for start-ups. Moreover, the

demand for diesel is going to

increase in the coming years

and, hence, this will be a game

changer," said Adnan Kidwai,

co-founder of FuelBuddy.

This is going to be the

document said.

by Ratan Tata.

SHINE JACOB New Delhi, 21 July

n what might be the Uber-Ola moment for fuel retail in India, oil marketing companies (OMCs) are planning to rope in start-ups or FuelEnts (fuel entrepreneurs) for doorstep delivery of high-speed diesel (HSD) through mobile petrol pumps. This move is expected to help garner around ₹9.000 crore of investments. according to industry experts.

The OMCs — Indian Oil, Bharat Petroleum Corporation, and Hindustan Petroleum Corporation — have invited exp- per cent from 83.5 mt in 2018ressions of interest

(EoIs) from start-ups Home delivery able to substitute the that wish to be enr- of diesel may supply location or olled as FuelEnts. The **help bring in** firms that were already **investments** in the sector as part- of ₹9,000 cr, ners of OMCs will now say experts become official rese-

llers after turning FuelEnts. The major players already running home delivery of diesel include FuelBuddy, Repos Energy, Pepfuels, MyPetrol-Pump, and Humsafar. A source said around ₹2,000 crore of revenue is up for grabs for interested players in the next 12-18 months.

Calling for EoIs on July 15, IOC said the aim was to register start-ups to set up the door-todoor delivery of diesel as a buBengaluru, 21 July As a wave of local lockdowns and restrictions grip several states in the country, online grocers are seeing an uptick in the number of orders per day, with people avoiding markets and mandis.

During the initial phases of the nationwide lockdown, there were several restrictions that the delivery executives faced leading to breakdown of the home delivery mechanism.

However, in the localised lockdowns, which have been in force in several states and cities, the delivery mechanism has been quite smooth. According to experts, while there has been a general shift in buying groceries online, local lockdowns have accelerated that even more.

For online grocers Big-Basket, Bengaluru, being the biggest city in terms of revenue contribution, has seen a spike in orders during the lockdown. Currently, the company is doing close to 40,000 orders a day in the city. The base is constantly increasing though not as fast as it happened in April and May when people were seen indulging in panic buying.

"We are facing challenges when it comes to delivering in the containment zones but Co-founder & CEO, Grofers

the carts of online grocers

WITH LOCAL AUTHORITIES IN THE STATES WHERE **ESSENTIAL SERVICES ARE** ALLOWED TO OPERATE **DESPITE INTERMITTENT** LOCKDOWNS" ALBINDER DHINDSA,

local authorities and commitment from our delivery executives, we have been able to deliver even in the containment

spokesperson. Bengaluru currently has over 5,500 containment zones and the lockdown is likely to end on Wednesday. States such as Uttar Pradesh and Maharashtra have also implemented lockdowns in several pockets.

zones," said a company

According to Grofers cofounder and Chief Executive Officer (CEO) Albinder Dhindsa, his company is working with local authorities in the states where essential services are allowed to operate despite intermittent lockdowns.

Categories such as fruits and vegetables are seeing traction in revenue contributions for online grocery players during the second phase of lockdowns. For Alibaba-backed BigBasket,

because of the support from fruits and vegetables, which contributed 16-18 per cent of monthly revenue during pre-Covid times, have risen to 20 per cent of the revenue. "We have seen a positive trend towards the meat category as well. So, we are expanding and strengthening the offers across

all cities," the company said.

As compared to pre-Covid times, Milkbasket is also seeing higher sales in the fruits and vegetables and staples section. "Consumers are paying extra attention to hygiene. Hence, it has a direct impact on floor cleaners, toilet cleaners, detergents as well as soaps and sanitizers," said Anant Goel, cofounder and CEO, Milkbasket. The Gurugram-based firm is now fulfilling 60,000 orders per day, compared to 50,000-55,000 per day earlier.

According to e-commerce experts, home deliveries are running smoothly during inter-

www.bankofbaroda.ir

mittent lockdowns, as there is structured demand from customers. "Earlier, there was a lot of panic-buying among customers, but now they know that groceries will be delivered to them either online or offline,' said Satish Meena, senior forecast analyst at Forrester Research.

Walmart-owned For Flipkart, consumers' focus on grocery and other essential products continues to see an uptake, with the average order size in the category seeing decent growth. "Some of the products that have seen continual demand include hand sanitizers, ice tea, instant drink mix, ready baking mixes, syrups, digestives, dry fruits, baking ingredients, juices and snacks along with cleaning essentials, among others," said a Flipkart spokesperson.

"The potential danger of a crowded market during the current pandemic, for both shoppers and workers, and the fragility of the food supply, have people frantically looking for reliable, low-contact or no-contact groceries. Farms and small businesses are rising to the occasion, adopting more direct distribution models for local foods in a time of crisis," said Somdutta Singh, founder and CEO of e-commerce management firm Assiduus Global.



Passenger vehicle sales dip 38%in June: Fada

Passenger vehicle retail sales 13,37,462 units in June 2019 fell 38.34 per cent in June to 126,417 units as compared to the same month last year as Covid-19 continued to impact units in the year-ago period. the sentiment of buyers, automobile dealers' body FADA said on Tuesday.

According to Federation of Automobile Dealers Associations (FADA), which collected vehicle registration data from 1,230 out of the 1,440 regional transport offices, passenger vehicle sales stood at 205.011 units in June 2019.

Two-wheeler sales declined last month, as compared with

Commercial vehicle sales

plunged 83.83 per cent to 10,509 units as against 64,976

Three-wheeler sales fell 75.43 per cent to 11,993 units last month as compared with 48.804 units in June 2019, Total sales across categories slipped 42 per cent to 984,395 units in June as against 1,697,166 units in the year-ago period. FADA President Ashish Harshara Kale said the overall weak economic sentiment and rising number of Covid patients have im-40.92 per cent to 790,118 units pacted consumer confidence,

especially in bigger cities. PTI

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Business Standard

Insight Out



Bank of Baroda: Basel II Tier I Bonds - Series IV (ISIN: INE028A09180)

This is to notify that Bank of Baroda has decided to exercise call option for the aforesaid bonds on completion of 10 years period from the deemed date of allotment i.e. 27th August, 2010 in terms of relevant Information Memorandum (IM), for which RBI approval has been received. The Call option will be exercised on 27th August, 2020. The Record Date fixed for this purpose is 27th July, 2020, in terms of the relevant IM. The Date of Redemption payment along with interest due to exercise of call option will be 27th August 2020. This is for information of the concerned Bond Holders.

General Manager -**Treasury Operations & Accounts** Date: 22.07.2020



INDIA INFRASTRUCTURE FINANCE COMPANY LIMITED (A Government of India Enterprise) Registered Office: 5th Floor, Block 2, Plate A & B, NBCC Tower, East Kidwai Nagar, New Delhi – 110023, Ph.: 011-24662777

ENGAGEMENT OF INDIVIDUAL EXPERTS FOR EMPANELMENT AS MEMBER IN FACT FINDING TEAM OF STAFF ACCOUNTABILITY EXERCISE

FCL is registered with RBI as a Non-banking Financial Company (Infrastructur inancing Company) (NBFC-IFC). In compliance of RBI guidelines, all loan account hat have become Non-performing Asset (NPA) have to be examined for Staff

accountability, if any in such accounts. Applications are invited from retired Scale VI & above Bank officers / retired Grade D' above officers of Financial Institutions (FIs) for the following:

INDIVIDUAL EXPERTS FOR EMPANELMENT AS MEMBER IN FACT FINDING TEAM OF STAFF ACCOUNTABILITY EXERCISE: IIFCI or complete details and application form please visit our Web site

http://www.iifcl.org under Recruitment caption. All applications be send through E-MAIL at hrd@iifcl.org. ast date for receipt of application through e-mail is 13.08.2020. The subject of th

mail shall be "Application for empanelment of member: FFT in IIFCL".

General Manager

DCM SHRIRAM Growing with trust

Regd. Office: 2nd Floor, (West Wing), Worldmark 1, Aerocity, New Delhi - 110 037 CIN: L74899DL1989PLC034923

DCM SHRIRAM LTD.

E-mail: response@dcmshriram.com Website: www.dcmshriram.com Tel: 91 11 42100200 Fax: 91 11 43561694

Extract of Unaudited Consolidated financial results for the quarter ended June 30, 2020

	•		Rs. in Crores
DADTICIII ADC	Quarte	r Ended	Year Ended
PARTICULARS	30.06.2020	30.06.2019	31.03.2020
o from operations	1 000 44	1 000 00	7 000 FF

DADTICIII ADC	Quarto	Qualitor Endou		
PARTICULARS	30.06.2020	30.06.2019	31.03.2020	
Total Income from operations	1,938.44	1,926.60	7,869.55	
Net Profit before exceptional item and tax	89.82	287.08	912.01	
Net Profit before tax	89.82	287.08	897.25	
Net Profit after tax [after share of profit/(loss) of joint venture and	69.10	221.07	716.71	
non-controlling interest]				
Total Comprehensive Income	68.59	215.91	704.73	
[Comprising net profit and Other Comprehensive Income (after tax)]				
Equity Share capital	31.35	31.35	31.35	
Earning per share - Basic/Diluted (Rs. per equity share)				
- before exceptional item	4.43	14.18	46.91	
- after exceptional item	4.43	14.18	45.96	

1. The extract of standalone results is as under:

Rs. in Crores Year Ended **Quarter Ended PARTICULARS (Standalone)** 30.06.2020 | 30.06.2019 | 31.03.2020 Total income from operations 1,908.95 1,888.47 7,772.97 280.75 80.45 923.30 Profit before tax Profit after tax 62.48 214.15 743.67 62.08 211.24 733.25 Total Comprehensive Income [Comprising net profit and Other Comprehensive Income (after tax)]

- 2. Other Equity (excluding revaluation reserve) as at March 31, 2020 was Rs. 4,018.39 crores.
- 3. The above is an extract of the detailed financial results for the quarter ended June 30, 2020 filed with the Stock Exchanges under Regulation 33 of SEBI (Listings and other Disclosure Requirements) Regulations, 2015. The full standalone and consolidated financial results in prescribed format are available on the Stock Exchanges websites (www.nseindia.com) / (www.bseindia.com) and Company's website www.dcmshriram.com
- 4. The above results were reviewed by Audit Committee and then approved by the Board of Directors in their meeting | held on July 21, 2020. The Statutory Auditors have carried out a Limited Review of the aforesaid results.

For and on behalf of the Board **AJAY S. SHRIRAM Chairman & Senior Managing Director**

Fenesta

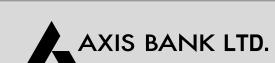
Place: New Delhi

Date: July 21, 2020









Regd. Office: 'Trishul', 3rd floor, Opp. Samartheshwar Temple, Near Law Garden, Ellisbridge, Ahmedabad - 380 006. Corporate Office: 'Axis House' C-2, Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai - 400 025. CIN: L65110GJ1993PLC020769, Phone: 079-26409322, Fax: 079-26409321, Email: shareholders@axisbank.com

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2020

(₹ in lacs)

	Axis	Bank (Standa	lone)	Axis Bank (Consolidated)		
PARTICULARS	FOR THE QUARTER ENDED 30.06.2020	FOR THE YEAR ENDED 31.03.2020	FOR THE QUARTER ENDED 30.06.2019	FOR THE QUARTER ENDED 30.06.2020	FOR THE YEAR ENDED 31.03.2020	FOR THE QUARTER ENDED 30.06.2019
Total income from operations	19,125,57	78,171,72	19,123,71	19,461,77	80,057,67	19,409,09
Net Profit / (Loss) for the period (before tax, exceptional and/or extraordinary items)	1,427,98	4,904,23	2,078,18	1,458,45	5,280,04	2,025,98
Net Profit / (Loss) for the period before tax (after exceptional and/or extraordinary items)	1,427,98	4,904,23	2,078,18	1,458,45	5,280,04	2,025,98
Net Profit / (Loss) for the period after tax (after exceptional and/or extraordinary items)	1,112,17	1,627,22	1,370,08	1,099,52	1,853,11	1,261,40
Paid-up equity share capital (Face value ₹2/- per share)	564,40	564,34	523,90	564,40	564,34	523,90
Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	84,383,51 (As on 31.03.2020)	84,383,51 (As on 31.03.2020)	66,161,97 (As on 31.03.2019)	85,776,09 (As on 31.03.2020)	85,776,09 (As on 31.03.2020)	67,288,29 (As on 31.03.2019)
Earnings per Share (Face value ₹2/- per share) (for continuing and discontinued operations) (₹) (not annualised)						
- Basic - Diluted	3.94 3.94	5.99 5.97	5.29 5.26	3.90 3.89	6.83 6.80	4.87 4.84

- 1. Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to banks.
- 2. The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the website of the Bank (www.axisbank.com) and on the Stock Exchange websites (www.nseindia.com and www.bseindia.com).

For and on behalf of the Board

Place: Mumbai Date: 21st July, 2020 www.axisbank.com

AMITABH CHAUDHRY

BAD LOANS

Why don't PSBs invoke personal guarantees? SC poser to Centre

New Delhi, 21 July

The Supreme Court has asked the Finance Ministry to respond to a representation seeking disciplinary action against public sector banks (PSBs) for not invoking personal guarantees of promoters and directors of firms default-

The plea claimed around ₹1,900 crore are lost every day due to PSBs not invoking personal guarantees of big corporate loan defaulters.

In an order on Monday, a Bench comprising Justices R F took note of the submissions of senior advocate Manan Kumar Mishra and asked him to approach the Ministry of Finance within two weeks with the representation on the issue and the government will have to reply in four weeks

"We are of the view that at page ... of the Writ Petition it has

Ministry of Finance itself has, by a Circular, directed personal guarantees issued by promoters/managerial personnel to be invoked.

"According to the petitioners, despite this Circular, Public Sector Undertakings continue not to invoke such guarantees resulting in huge ing in repayment of huge loans. loss not only to the public

exchequer but also to the common man,' the top court said in its order.

The plea, filed by one Saurabh Jain, has sought "to initiate disciplinary proceedings against PSU Banks have not

which Nariman and Navin Sinha invoked the personal guarantees of promoters, directors, or managerial personnel in accordance with the circular...".

Mishra, during the hearing, has submitted that the statistics show there was a loss of approximately ₹1.85 trillion in a financial year to the PSBs while they shy away from invoking personal guarantees of the biggest corporate defaulters.

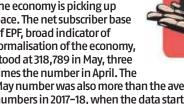
GMR, Sterlite, Bharat Forge, Rites in race for ₹30K-cr private train project

At least 16 players, including GMR Group, Sterlite Power, RITES, Bharat Forge, JKB Infrastructure, Medha Group, RK Associates, Indian Railway Catering and Tourism Corporation (IRCTC), Bharat Heavy Electricals (BHEL), and Bombardier participated in a pre-application conference of bidders for the private train project held on Tuesday. The project is expected to bring in private investments to the tune of around ₹30,000 crore.

However, the meeting was marked by the notable absence of Tata and Adani Group, which were believed to be the frontrunners for the private train bids.

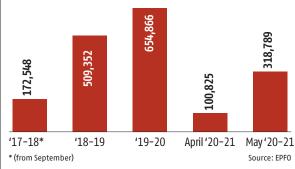
FORMALISATION OF ECONOMY PICKING U A look at the net subscriber

base of the employee provident fund (EPF) in May indicates that formalisation of the economy is picking up pace. The net subscriber base of EPF, broad indicator of formalisation of the economy, stood at 318,789 in May, three times the number in April. The



May number was also more than the average monthly numbers in 2017-18, when the data started to be compiled from September that year. However, there is a long way to go before it comes to the level of average numbers of ΙΝΟΙΛΙΑΙ DΗΔΖΜΦΝΟ 2018-19 and 2019-20.

Average monthly net subscribers



Moratorium or not: Bankers' dilemma

Without regulatory intervention, slippages could surge 300 bps

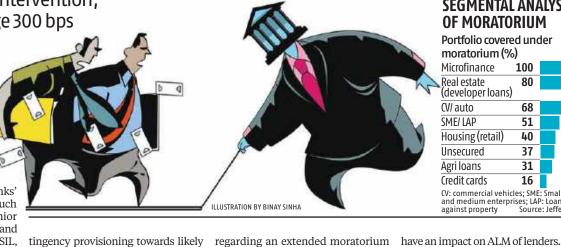
HAMSINI KARTHIK Mumbai, 21 July

he banking sector is divided on extending the moratorium on loan repayments yet again. SBI Chairman Rajnish

Kumar has dismissed the need for further relaxation on repayments, with initial estimates pertaining to the impact on banks asset quality in FY21 — causing much worry. Krishnan Sitaraman, senior director (financial sector ratings and structured finance ratings) at CRISIL, however, has said that slippages could increase by 250-300 bps in FY21, without any relaxation.

On similar lines, Prakash Agarwal, director and head (financial institutions) at India Ratings, said slippages could rise to even 5.5 per cent, reiterating that banks could be bracing for a tough year in the absence of any regulatory intervention.

HDFC Bank, Federal Bank, and Bandhan Bank have all raised their con-



tingency provisioning towards likely loan losses due to the pandemic, indicating that the amount set aside earlier could be insufficient.

Many of the top banks have either raised or are in the process of raising capital to hedge against a potential spike in bad loans. This indicates that the picture on asset quality is yet to be clear, and explains why banks aren't too optimistic on the bad loan front from August, after the moratorium gets lifted. So where do Kumar's concerns

regarding an extended moratorium stem from, despite the perils of a pileup in bad loans being clear? It could be due to possible challenges on the asset and liability management (ALM), as well as the implication of the moratorium on credit behaviour of customers.

Moratorium allows banks to book the interest earned during the period for which the relaxation has been granted. However, there isn't any real cash flow coming into the bank. Given that the interest booked is notional, it could

SEGMENTAL ANALYSIS OF MORATORIUM

Portfolio covered under moratorium (%) Microfinance

68 CVI auto SME/ LAP 40 Housing (retail) Unsecured 37 Agri loans Credit cards 16 CV: commercial vehicles; SME: Small and medium enterprises; LAP: Loan against property Source: Jefferies

est despite no real inflow of cash,"

an ALM mismatch. But this is largely

because withdrawals haven't been sig-

nificant so far, given the magnitude of

rise significantly once economic activ-

ity picks up, given that withdrawals by

Cash in circulation is expected to

the lockdown, said Agrawal.

Banks are yet to feel the pressure of

Sitaraman warned.

Nonetheless, there is growing consensus among experts that while the "An ALM mismatch is bound to two phases of moratorium have happen, with banks having to pay inter-

achieved their purpose, the efficacy of a third one is questionable. "Whether it ends up being a deferment of a 2008-like problem, needs to be seen," said Agarwal, given how the prolonged relaxation has been a moral

depositors will also rise, compared to

March. Sitaraman, though, has rea-

soned that the repayment capacity of

borrowers will also rise along with the

gradual revival in the economy, there-

by negating the need for a blanket

moratorium in the second phase has

also been cited as a point against exten-

sion beyond August. However, Neeraj

Vyas, MD and CEO of PNB Housing,

said the assumption by some cus-

tomers that they would be automati-

cally eligible for an extended moratori-

um — because of which they did not

move the bank with a fresh application has resulted in the falling number.

Fewer customers opting for the

moratorium like the current one.

hazard and could affect the repayment culture, going by past experience. What is clear, though, is that banks have a mountain to climb when it

comes to balance sheet preservation.

Govt plans to lease out DFC tracks to pvt firms

To rope in telecom companies and make use of optic fibre network

New Delhi, 21 July

SHINE JACOB

The Centre is working on a comprehensive plan for asset monetisation of the dedicated freight corridors (DFCs) by leasing out rail tracks to private players to run trains and rope in existing telecom players to use its optic fibre network, among other measures.

This will be part of the upcoming measures that a high-powered committee of secretaries is working on for improving the Indian Railways.

The committee is entitled to fast-track innovative financing for its projects, corporatise production units and monetise existing rail infrastructure and DFC assets. According to the railways, both Eastern Dedicated Freight Corridor (EDFC) and Western Dedicated Freight Corridor (WDFC) are expected to be commissioned by 2021, except the Sonnagar to Dankuni stretch in EDFC.

"Clarity on the monetisation of assets can be worked out after the project becomes operational. The revenue that can be earned through asset monetisation will be assessed internally and we may also look to appoint a consultant, if needed. By March 2021, a detailed framework for this will be in place," said Anurag Sachan, managing director (MD) of the Dedicated Freight Corridor Corporation (DFCCIL).

According to sources, the plans include allowing private on DFC tracks and telecom players to use its optic fibre netover 2,800 kilometres (kms) of partly funded through a loan of

DEDICATED FREIGHT CORRIDORS



1,856 km Eastern Dedicated Freight Corridor from Ludhiana

1,504 km Western Dedicated Freight Corridor from Dadri to

₹81,400 CT Total project cost

₹13,625 cr World Bank aid for Eastern DFC

₹38,722 cr JICA aid for Western DFC

the laid optic fibre infrastructure is available for existing telecom players. For this, DECCIL has already signed a memorandum of understanding with another railways subsidiary Railtel. In addition, private investment is expected to come in multi-model logistic hubs and rail sidings that DFCCIL is ways has already discussed this master plan with an empowered group of secretaries (EGoS). This group is led by NITI Aayog chief executive officer (CEO) Amitabh Kant and members include Railway Board chairman and secretary of the department of economic affairs, among others.

"Monetisation of these assets will only help in faster have taken from multi-lateral agencies," said a railwavs offi-

₹38,722 crore from Japan International Cooperation Agency (JICA). Its project cost is ₹51,101 crore.

The remaining part of the project cost for both the corridors will be funded through gross budgetary support from the Centre as equity contribution. On the Eastern DFC, the set to come up with. The rail- 1,192-km Ludhiana (Punjab) to Mughalsarai (Uttar Pradesh) stretch is being funded by World Bank. Out of ₹30,358 crore (project cost), the World Bank is giving ₹13,625 crore for the project.

The empowered group of secretaries was set up last year to mainly speed up the redevelopment of 50 railway stations and for speedy implementation of private trains on Indian players to operate their trains repayment of loans that we tracks. Now, the terms of reference of this committee has expanded, looking into the overall work. This would ensure that cial. The Western DFC is being revamp of the railway infra-

Q1 REPORT CARD

Axis Bank's profit before tax dips 31% on higher provisions

Mumbai, 21 July

Axis Bank on Tuesday reported a 31.29 per cent year-on-year (YoY) drop in profit before tax (PBT) for the first quarter ended June 30 owing to higher provisions and a more conservative mode of accounting.

The lender's PBT stood at ₹1,427.98 crore, against ₹2,078.18 crore in the year-ago quarter. Net profit after tax in Q1 fell 19 per cent to ₹1,112.17 crore. The bank said it would have booked profit after tax of ₹1,626 crore for the quarter if accounting practices were not changed.

Other income, which includes fees and commissions earned from selling third-party products, fell to ₹2,586.68 crore, from ₹3.868.76 crore in the year-ago quarter. The net interest income grew 20 per

"We remain cautious (on giving loans). We believe the crisis is yet to play out and at the same time we need to capitalise whatever opportunity comes"

AMITABH CHAUDHRY, MD & CEO. Axis Bank cent YoY to ₹6,985 crore.

Provisions rose to ₹4.416.42

crore in the first quarter under review, vis-à-vis ₹3,814.58 crore in the year-ago quarter. The bank said it also holds additional provisions, including for Covid-related stress of ₹6,898 crore, of which ₹915 crore was provided in the quarter. The bank holds Covid-relat-

ed provisions of ₹3,733 crore, against the RBI requirement of ₹659 crore, the management said in a call with the media.

Just about 9.7 per cent of the bank's advances books are under moratorium, the bank management said. In the first phase of moratorium, the share was 25-28 per cent of the advance's books. In the first phase, the bank said, customers were uncertain about their liquidity prospect and therefore availed moratorium in larger numbers. In the second phase, however, customers wanted to pay back and the bank also advised the customers on the need or lack of it in availing moratorium and the financial implication in both cases. The management said credit card spent had returned to 75 per cent of the pre-Covid level and should normalise by the third quarter.

SBI Life pre-tax profit up 2.6% to ₹387 crore

SBI Life Insurance has reported a 2.6 per cent rise in profit before tax to ₹387.68 crore in the first quarter of this financial per cent to ₹390 crore in the same period last year. While the new business premium of the insurer fell 3 per cent to ₹3,060 crore in the June quarter, its gross written premium rose 14 per cent to ₹7,640 crore, against ₹6.690 crore in the same period a year ago.

The value of new business was down 29 per cent year on year to ₹240 crore. The new business margin of the insurer stood at 18.7 per cent in O1FY21, against 17.9 per cent in the same period a year ago, up 80 basis BS REPORTER

HDFC Life's pre-tax profit rises 2.8%

Private insurer HDFC Life has reported a 2.8 per cent jump in pre-tax profit to ₹450.65 crore in the first (Q1FY21), against ₹437.97 crore in the year-ago period. Net profit of the insurer rose 6 per cent to ₹451 crore in the same period versus ₹425 crore a year ago. While the new business

premium of the insurer declined 33 per cent year on vear to 2.623 crore in O1FY21. the renewal premium grew 24 per cent to ₹3,239 crore. It takes the total premium earned by the insurer in the last quarter to ₹5.863 crore. down 10 per cent over ₹6,536 crore in O1FY20. BS REPORTER

ICICI Prudential Life's PBT rises 8.4% to ₹311 cr

Private sector insurer ICICI Prudential Life Insurance has reported an 8.36 per cent rise in pre-tax profit at ₹287 crore in the year-ago quarter, due to growth in renewal premiums and costcutting measures.

The net profit grew 1 per cent to ₹288 crore, versus ₹285 crore on account of higher effective tax. The company's new business premium fell 32.6 per cent year on year to ₹1,499 crore in Q1FY21, against ₹2,226 crore in the same period last year.

Value of new business was down 35 per cent to ₹201 crore in the first quarter this financial year to ₹309 crore.

The government has now

Under the BoCW Act, states

levy cess on construction work

(1 per cent of the construction

cost of building or project) which

is used to pass on the benefits of

welfare schemes to the workers.

"The problems of the migrant

construction workers during the

Covid-19 pandemic brought to

₹61,049 crore till May 2020, of

In all, states had collected

which over 60 per cent -

₹38,000 crore — is still

unutilised.

mooted that the process of

renewal be moved online or

through "hassle-free

telephonic access".

Construction workers to soon get migration certificates

SOMESH JHA New Delhi, 21 July

The central government has proposed issuing migration certificates to construction workers so that they continue to receive benefits of various welfare schemes even after they migrate to another state for work.

This comes after the Covid-19 pandemic highlighted gaps in government database, which, along with other issues, was the reason many construction workers didn't get adequate welfare

The Centre has set an ambitious target for the states to double the number of registered construction workers in the country within the next three months for receiving welfare benefits, after noting that the workforce had to live in "pathetic conditions" during the pandemic.

"At present there is no dynamic all-India portal and every state has its individual database which may or may not be able to transfer his or her data from other database," according to the 'mission-mode project for building and other construction

workers advisory guidelines' framed by the Union labour and employment ministry. The Centre has sent the guidelines to the states earlier this month.

Under the proposed system, workers will be registered online through their mobile number. After this, a 'migration certificate' will automatically be issued to all such workers instantly. Once the worker migrates to some other state, the data will be uploaded on a national portal and a new registration number will be given by the state where the worker is going to work.

Further, the Centre has told the states to frame a scheme for providing subsistence allowance to all construction workers in times of pandemic and natural calamities.

The fact that only 18 million out of the 50 million construction workers in India could get financial assistance through direct benefit transfer during the ongoing pandemic prompted the Centre to devise a cohesive strategy to expand the coverage within the next three months.

"It (the exclusion of construction workers) was mainly due to



WELFARE SCHEMES TO BE PROVIDED TO CONSTRUCTION WORKERS ■ Health insurance

under the PM Jan Arogya Bima Yojana

■ Life and disability cover through PM Jeevan Jyoti Bima Yojana/PM Suraksha

TO BE TAKEN IN 3 MONTHS

■ Life-long pension through Pradhan Mantri Shram-Yogi Maandhan Yojana

■Subsistence allowance to deal with, during natural calamities or a pandemic

through special drives, including

door-to-door campaigns, and

OTHER STEPS Registration of over **15 million** left-out

registration of construction workers 9 million workers

■ Renewal of

■ Portability of registration through migration certificates

The project envisages regisernment offices physically. tration of construction workers

Of the 50 million construction workers, 34.8 million were registered to receive benefits under the Building and Other Construction Workers (Regulation of Employment and Conditions of Services) Act of 1996. However, the registration of only about 25.7 million workers was up-to-date as the

registration could not be

renewed on time.

the fore the attention of all concerned authorities, especially about the pathetic conditions in which the construction workers have lived and compelled to come on to the streets as the required assistance were not forthcoming timely," the guidelines read.

It added that the lacunae and the shortcomings in the delivery mechanism and lapses on the part of the agencies were identified as the chief reasons "for partial failure of delivery system".

utilising the welfare funds in an effective manner. This includes a

bank details of individual work-

disburse a single rupee due to

absence of any such records of

of data," the document read.

ers. A handful of states could not

bank details and non-digitisation

The government has set a five-fold objective for the mis-

sion-mode project to cover all

construction workers, along with

allowance during such crisis. periods of unemployment, loss of work owing to natural calamities. A scheme, if not already in place, may be approved and operationalised by the (welfare) boards," the guidelines said.

"It is suggested that they may

be provided with the subsistence

would have subsistence

allowance, and creating

a database.

self-registration through an online portal. The Centre has advised states to not ask for any documents from the workers. other than their Aadhaar and bank account details and to ensure the verification process is taken up remotely, instead of asking workers to report to gov-



CARE Ratings Limited (CIN:L67190MH1993PLC071691)

Regd. Office: 4th Floor, Godrej Collseum, Somalya Hospital Road, Off Eastern Express Highway, Sion (East), Mumbai 400022.

NOTICE

Pursuant to Regulation 29 read with Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, notice is hereby given that the meeting of the Board of Directors of the Company is scheduled to be held on Monday, August 10, 2020, inter-alia, (a) To consider and approve the Unaudited Financial Results of the Company for the first quarter ended June 30, 2020. (b) To consider declaration of Interim Dividend, if any.

The Notice is also available on the Stock Exchanges website www.bseindia.com & www.nseindia.com and Company's website www.careratings.com

For CARE Ratings Limited

Navin Kumar Jain Place: Mumbai Date: July 22, 2020



Laurus Labs Limited

Registered Office: Plot No.21, Jawaharlal Nehru Pharma City, Parawada, Visakhapatnam — 531021, Andhra Prades CorporateOffice: 2nd Floor, Serene Chambers, Road No.7, Banjara Hills, Hyderabad — 500 034, Telangana Phone: +91 40 3980 4333; Fax: +91 40 3980 4320 Email:secretarial@lauruslabs.com:Website:www.lauruslabs.com

CIN: L24239AP2005PLC047518

NOTICE

NOTICE is hereby given, pursuant to Regulation 29 and 47 SEBI (Listing Obligations and Disclosure Requirements Regulations, 2015, that a meeting of the Board of Directors of the Company will be held on Thursday, July 30, 2020, inter-alia to consider and approve the Un-audited Financial Results of the ompany for the quarter ended June 30, 2020.

Further the Notice is also available on the website of th Company at www.lauruslabs.com. Place: Hyderabad Date: July 21, 2020

By Order of the Board For Laurus Labs Limited Sd/- G. Venkateswar Reddy Company Secretary

apcotex industries limited

Regd, Office;
Plot No.3/1, MIDC Industrial Area, Taioja - 410 208,
Dist. Raigad, Maharashtra Tel.: 2740 3500 Fax: 2741 2052
www.apcotex.com Email: redressal@apcotex.com
CIN: L99999MH1986PLC039199 apcotex

NOTICE

Pursuant to Regulation 29 read with regulation 47 of the SEBI (LODR) Regulations, 2015, Notice is hereby given that a meeting of the Board of Directors of the company is scheduled to be held on Thursday, the 30th July 2020 inter-alia to consider and approve the audited financial results for the quarter ended 30th June 2020.

The information contained in this notice is also available on the company's website www.apcotex.com and on the website of the Stock Exchanges, www.bseindia.com and www.nseindia.com

By order of the Board For Apcotex Industries Limited

Anand V. Kumashi Place: Navi Mumbai Date: 21st July, 2020 Company Secretary

Jagran

JAGRAN PRAKASHAN LIMITED

CIN-L22219UP1975PLC004147
ed Office: Jagran Building, 2, Servodaya Nagar, Kanpur-208005
Tel: +91 512 2216161, Fax: +91 512 2298040
Website: www.jpicorp.in, E-mail: Investor@jagran.com NOTICE

rurauant to Regulation 29 read with Regulation 47 and other applicable regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements Soculms and Excreasing Bosen or many possions are been been been that the Meeting of Regulations, 2015, as amended from time to time, notice is hereby given that the Meeting of the Board of Directors of Jagnan Prakashan Limited is scheduled to be held on Priday held 91, 2005 to intervals consider and acrosse the Unaudited Standalone and Consolidate. July 31, 2020 to, intervalia, consider and approve the Unaudited Standaione and Con-Financial Results of the Company for the quarter ended June 30, 2020.

The information contained in this notice is also available on the Company's corporate w www.inkorp.in. on the website of National Stock Exchange of India Limited (www.nseindia.com

Pursuant to Code of Conduct to Requiste, Monitor and Report Trading by Designated Person and immodiate Polatives as per Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015, as amended from time to time, the Trading Window has been closed from July 01, 2020 till the conclusion of 48 hours from the conclusion of the d Meeting to be held on Friday, July 31, 2020.

(Amit J Membership No.: F5863

ICT LIMITED

(CIN NO. L17117PB1946PLC004565) REGD. OFFICE: VILLAGE CHOHAL, DISTT. HOSHIARPUR (PUNJAB) 146024 Phone: 01882-258780: Fax: 01882-258059, Website: www.jct.co.in, email:jctsec STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31" MARCH 2020

Sd/-

ACS 10703

SI.	Particulars	QUARTER	RENDED	YEAR ENDED	
No.	Particulars	31.03.2020	31.03.2019	31.03.2020	31.03.2019
1	Total Income from Operations	15199	21836	69305	80033
2	Net Profit/(Loss) for the period before tax (before exceptional and/or extra ordinary items)		(267)	(4457)	(2338)
3	Net Prolit/(Loss) for the period before tax (after exceptional and/or extra ordinary items)	(622)	(267)	(4457)	(2338)
4	Net Profit/(Loss) for the period after tax (after exceptional and/or extra ordinary items)	(622)	(266)	(4457)	(2337)
5	Total Comprehensive (Loss)/Income for the period /year (Comprising Profit/(Loss) for the period (after tax) and other comprehensive Income (after tax)	(588)	(2806)	(2894)	(4523)
6	Equity Share Capital	20961	20961	20961	20961
7	Other Equity (Audited)	0	0	10759	13674
8	Earnings Per Share of Rs. 2.50 each (not annualised) Besic (Rs) : Diluted Rs) :	(0.07) (0.07)	(0.04) (0.04)	(0.53) (0.53)	(0.38) (0.38)

Notes

- 1. The above is an extract of the detailed format of Annual finanical results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the above financial results of the Company is available on the website of BSE Limited i.e. www.bseindia.com, the Stock Exchange where the Company's share are listed and on the website of the Company i.e. www.jct.co.in.
- The above results are reviewd by audit committee and have been approved by Board of Directors in its Meeting on 20° July, 2020.
- Figures for the previous period have been regrouped wherever necessary

For and on Behalf of JCT Limite

Place: Hoshlarps Dated: 20,07,2020 aging Directo





CIN: L29130TZ1972PLC000649 Regd. Office: 304-A, Trichy Road, Singanallur, Coimbatore-641 005. Tamil Nadu

Tel: +91-422-4545745 Fax: +91-422-4545700 Email: cs@shanthigears.murugappa.com, Website:www.shanthigears.com

	₹ Crores					
SI No	PARTICULARS	Quarter ended 30.06.2020	Quarter ended 30.06.2019	Year ended 31.03.2020		
1	Total income from operations	26.93	72.67	248.82		
2	Profit for the period before tax	(4.54)	12.61	32.69		
3	Profit for the period after tax	(3.58)	9.45	25.19		
4	Total Comprehensive Income for the period	(3.58)	9.45	24.30		
5	Equity Share Capital	7.67	7.67	7.67		
6	Reserves (Other Equity)			220.95		
7	Earnings Per Share (in ₹) Basic:	(0.47)	1.22	3.28		
	Diluted:	(0.47)	1.22	3.28		

Note:

1. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Results are available on the Stock exchange websites www.bseindia.com, www.nseindia.com and on the Company's website www.shanthigears.com.

For Shanthi Gears Limited Chairman Date : 21 July 2020



Varroc Engineering Limited

CIN: L28920MH1988PEC047335 egistered Office: L-4, MIDC Area, Waluj Aurangabad-431 136, Maharashtra Tel: +91 240 6653 700, Fax: +91 240 2564 540 web: www.varroc.com, E-mail: investors@varroc.com

INFORMATION REGARDING 3210 ANNUAL GENERAL MEETING OF THE COMPANY

NOTICE is hereby given that 32% Annual General Meeting ('AGM') of the members of the Company is scheduled to be held on Friday, August 14, 2020 at 11.00 a.m. (IST) through Video Conference ("VC")/Other Audio Visual Means ("OAVM") without physical presence of the members at a common venue, in compiliance with the provisions of the Companies Act, 2013, (the "Act") MCA circulars dated May 5, 2020 read with circulars dated April 8, 2020 and April 18, 2020 (collectively referred to as 'MCA circulars') and SERI circular dated May 12, 2020, to transact the s as set out in the Notice convening 32rd AGM. Members will be able to attend and participate in the AGM by VC/OVAM only. Members attending the AGM through VC/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Act.

In compliance with the aforesaid MCA circulars and SEBI circular, Notice of 32** AGM and Annual Report for P 2019-20 will be sent only by electronic mode to all the Members whose email addresses are registered with the Depository Participants or the Company. Members holding shares in dematerialised mode are requested to register / update their email addresses with their Depository Participants ("DP") by following procedure prescribed by DP or alternatively, temporarily register/update their email addresses with the Company by writing to the Company's Registrar and Share Transfer Agent, Link Intime India Pvt Ltd at rnt.helpdesk@linkintime.co.in

The Company has engaged services of NSDL for providing remote e-voting facility ('remote e-voting') to all its members to cast their vote on all resolutions set out in the Notice of 32" AGM. Additionally, the Company is providing the Facility of voting through e-voting system during the AGM ('e-voting'). The details such as manne of (i) registering / updating email addresses, (ii) casting vote through remote e-voting/e-voting and (iii) attending the AGM through VC / OAVM has been set out in the Notice of the AGM which will despatched in due course.

The Board of Directors had declared and paid interim dividend of Rs.3/- per share, during FY 2019-20. The Board, with a view to conserve cash for continuing its business operations smoothly and given the uncertainties associated with the nature of COVID-19 pandemic and its duration, has recommended that the interim dividend which has already been declared and paid be considered as the final dividend for the FY 2019-20.

The Notice of 32 of AGM and Annual Report for FY 2019-20 will also be made available on the Company's websit at <u>www.varroc.com</u>, website of the stock exchanges, i.e., BSE Limited at <u>www.bseindia.com</u> and National Stock Exchange of India Limited at www.nseindia.com and also on the website of NSDL at www.evotina.nsdl.com.

> For Varroc Engineering Limite By Order of the Board of Directors

> > Ajay Sharms Group General Counsel and Company Secretary

Membership No. - ACS 912

BAJAJ FINANCE LIMITED

Date: July 21, 2020

CIN: L65910MH1987PLC042961

Registered Office: Akurdi, Pune - 411 035 | Corporate Office: 4th Floor, Bajaj Finsery Corporate Office, Off Pune - Ahmednagar Road, Viman Nagar, Pune - 411 014 | Tel.: 020-30405060 Fax: 020-30405030 E-mail ID: investor.service@bajajfinserv.in | Website: www.bajajfinserv.in/corporate-bajaj-finance

Extract of unaudited consolidated financial results for the guarter ended 30 June 2020

				(₹ In Crore)
Sr. No.	Particulars	Quarter ended 30.06.2020 (Reviewed)	Quarter ended 30.06.2019 (Reviewed)	Year ended 31.03.2020 (Audited)
1	Revenue from operations	6,648.20	5,805.48	26,373.80
2	Profit before tax	1,309.69	1,851.42	7,322.12
3	Profit after lax	962.32	1,195.25	5,263.75
4	Total comprehensive income (Comprising profit for the period and other comprehensive income after tax)	88,809	1,198.88	5,148.49
5	Paid-up equity share capital	120.08	115.49	119.99
6	Other equity as shown in the Balance Sheet of the previous year		32,207.64	
7	Earnings per share (Not annualised) (Face value of ₹2 each) Basic (₹) Diluted (₹)	16.04 15.93	20.71 20.55	89.77 89.07

y star	y standalone financial information is given below:			(₹ In Crore)	
No.	Particulars	Quarter ended 30.06.2020 (Reviewed)	Quarter ended 30.06.2019 (Reviewed)	Year ended 31.03.2020 (Audited)	
	Total Income	5,901.73	5,304.29	23,834.15	
	Profit before tax	1,183.97	1,744.04	6,808.13	
	Profit after tax	869.50	1,124.73	4.881.12	

Note: The above is an extract of the unaudited financial results for the quarter ended 30 June 2020 which have been reviewed by the Audit Committee and approved by Board of Directors at its meeting held on 21 July 2020, subjected to limited review by statutory auditors and filed with the stock exchanges under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The full format of the aforesaid financial results is available on the Website of the Company, BSE Limited and National Stock Exchange of India Limited i.e. www.bajajfinserv.in/corporate-bajaj-finance, www.bseindia.com and www.nseindia.com respectively

> By order of the Board of Directors For Bajaj Finance Limited

Pune 21 July 2020

St.

Rahul Bajaj

Chairman

BAJAJ FINSERV LIMITED

CIN: L65923PN2007PLC130075

Registered Office: Mumbai - Pune Road, Akurdi, Pune 411 035 Corporate Office: Off Pune - Ahmednagar Road, Viman Nagar, Pune - 411 014 Website: www.bajajfinserv.in | E-mail ID: investors@bajajfinserv.in | Telephone: +91 20 27472851

Extract of consolidated unaudited financial results for the guarter ended 30 June 2020

(% In Crore)

Sr. No.	Particulars	Quarter ended 30.06.2020	Quarter ended 30.06.2019	Year ended 31.03.2020
		(Reviewed)	(Reviewed)	(Audited)
1	Revenue from operations	14,189.99	12,271.66	54,346.69
2	Profit before tax	2,568.08	2,255.24	8,301.66
	Profit for the period (attributable to owners of the company)	1,215.15	845.34	3,369.13
1	Total comprehensive income (attributable to owners of the company)	1,580.16	1,073.47	3,882.47
5	Paid-up equity share capital	79.57	79.57	79.57
5	Other equity (as shown in the Balance Sheet of previous year)			31,221.68
E	Basic and diluted earnings per share (₹) (not annualised) (Face value of ₹5 each)	76.4	53.1	211.7

Key standatione financial information is given below:			(∠ Iu ctote)	
Sr. No.	Particulars	Quarter ended 30.06.2020 (Reviewed)	Quarter ended 30.06.2019 (Reviewed)	Year ended 31,03,2020 (Audited)
1	Total income	37.94	31.54	815.16
2	Profit before tax	3.19	0.71	681.88
3	Profit after tax	1.04	0.49	666.86

Note: The above is an extract of the unaudited financial results for the quarter ended 30 June 2020 which have been reviewed by the Audit Committee, approved by Board of Directors at its meeting held on 21 July 2020, subjected to limited review by statutory auditors and filed with the stock exchanges under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The full format of the aforesaid financial results is available on the website of the Company, BSE Limited and National Stock Exchange of India Limited i.e. www.bajajfinserv.in, www.bseindia.com and www.nseindia.com

> By order of the Board of Directors For Bajaj Finserv Limited

Sanjiv Baja Chairman and Managing Director



Place: Aurangabac

Date: July 21, 2020











Pune

21 July 2020

























Limited trade pact with US just a few phone calls away: Goyal



Commerce Minister Piyush Goyal says India is willing to have an 'early harvest trade deal' for 50-100 export products

SUBHAYAN CHAKRABROTY New Delhi, 21 July

limited trade pact with the US is only a few phone calls away and will solve the bilateral issues that have accumulated over the past few years, Commerce and Industry Minister Piyush Goyal said on Tuesday.

Speaking at the India Ideas Summit, organised by the US India Business Council, Goyal stressed that rather than wait for talks on a full Free Trade Agreement (FTA), India was willing to have an 'early harvest trade deal' that takes into account 50-100 export products and services.

policy, in which both parties sign companies come up with, provid-

Goyal also keenly batted for a more al market. comprehensive trade deal as soon as possible. "The US and India need to sit down on the negotiating table. I don't know if that can be done before the elections or post elections, but we need to work towards a more robust and enduring partnership in the form of an FTA, towards which India is willing to

For that, India is willing to open "our hearts and our markets with a corresponding opportunity for Indian businesses in the US", Goyal said. The minister also pitched India as the next manufacturing 'Early harvest' refers to a trade hub for tech innovations that US-

work with an open mind," he said.

off on a set of deliverables. But ing affordable products for the glob-

Assuring US businesses that ease of doing business remains a priority, Goyal said a GIS-based system that maps available land banks across six states, occupying a 'few hundred thousand hectares of land' will soon be launched on a pilot basis. A Google Earth view of the land parcel will be made available to investors.

A step-by-step reduction of import duties on high-value US agricultural products, trade margin policy for medical devices, and a promise to continue talks on cutting price restrictions on tech goods remains India's basic proposal for trade talks

Look before you leap, say experts

Govt had earlier criticised free trade deals for boosting cheap imports into the country

SUBHAYAN CHAKRABORTY New Delhi, 21 July

Experts have urged the government to take a consistent stand on Free Trade Agreements (FTAs), saying it needs to exercise caution on the proposed pact with the US. This is with respect to existing FTAs having been termed "hasty and inherently

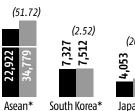
unequal" by the government. India has pushed to ink a limited trade pact with the US, along with the possibility of an FTA later. However. officials say talks will pick up only after the US presidential elections. Talks had progressed after India pulled out of the Regional Comprehensive Economic Partnership (RCEP) in November 2019.

Referring to the RCEP, External Affairs Minister S Jaishankar on Monday justified India's move, arguing that the economy was not being served well by the FTAs signed so far. However, he emphasised that the present global situation warranted the leveraging of specific partnerships — a statement indicating that exceptions could be made for the US, the EU, and the UK.

Existing trade deals, especially the 2009 pact with the Association of the Southeast Asian Nations (Asean) bloc,

COST OF EXISTING DEALS SOARS

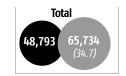
Revenue impact ■ 2018-19 ■ 2019-20 (E) (₹cr)



Malaysia* Japan*

domestic market with cheap imports.

Subsequently, New Delhi has called for reviewing FTAs with Japan and South Korea. Going by that, a trade deal with the US is unlikely to be beneficial, say experts. Average import tariffs for India are significantly higher than those of developed nations, and domestic businesses need to become competitive faster, said senior trade policy expert and JNU professor Biswajit Dhar.



South Asian Preferential & Asia Pacific Free Trade

Area* trade deals E: Estimated; *Due to concessional duties for imports

AIEd

Source: Revenue impact on account of FTA/PTA/CEPA/CECA, Receipt Budget 2019–20

have been panned by the Centre for not doesn't improve, given the same issues boosting exports but flooding the will continue to crop up, Dhar had warned. Even if the domestic industry is brought on board, the government has to deal with the unenviable task of deciding the exports that could be leveraged upon to boost outbound trade, according to him.

"Besides tariffs, New Delhi needs to be watchful of the US' strict insistence on maintaining high standards on labour, environment, and intellectual property rights, which may make exports tougher History could repeat following the and increase compliance for businesses RCEP drama if the domestic scenario to an extent for which they are not ready,"

said Jayant Dasgupta, former ambassador to the WTO.

FTA blues

In 2019, the revenue department had started assessing flaws in trade deals, which led to a spiralling trade deficit. According to the FY21 receipts budget, the revenue India has had to forego due to all trade pacts amounted to ₹65,734 crore in FY20, up from ₹48,793 crore last year. Further, a NITI Aavog study last year used Asean as a model, given the range of goods covered and volume of trade — saying the utilisation rate of current deals by Indian exporters was very low (5-25 per cent).

Sectors in which the trade deficit has worsened account for 75 per cent of exports to Asean, while trade-surplus sectors showed only marginal improvement, it added.

Among the present FTAs showing significant trade deficit, five are with members of Asean. Exports to these nations constituted 10 per cent of the total outbound trade, and stood at \$31.49 billion in FY20, down 5.1 per cent year-on-year. Conversely, imports were almost double at \$55.36 billion as of FY20, down 6.6 per cent from \$59

Tough time for Pilot, Gehlot camps as HC defers order till Friday

Speaker prevented from taking action against rebel MLAs

New Delhi, 21 July

Tension in the two camps of the Congress in Rajasthan mounted as the High Court deferred till Friday an order on the disqualification of sacked deputy chief minister Sachin Pilot and 18 other MLAs. The HC has prevented the Speaker from taking any action against the MLAs till then.

However, to preempt Pilot and the BJP joining hands, Chief Minister Ashok Gehlot will likely call an Assembly session as soon as possible and seek a vote of confidence. The Congress MLAs who vote against Gehlot in a trust motion will automatically stand disqualified. According to laws governing Indian legislatures, no other trust motion can be held for six months after the government has won one.

The numbers are almost equal on both sides. Pilot's group of 19, along with the BJP's 72, independents and smaller parties add up to 97, just five short of the halfway mark. Gehlot has the support of two MLAs from the Bharat People's Tribal Party (BPTP). This takes his tally to 102. His government then hangs by a thread.

On the other hand, if the rebels vote against the Congress, disobeying a party whip, the Speaker needs no justification to disqualify them. So if Gehlot wins this trust vote and the trust vote establishes that some in the party have voted against his government, he will have rid himself of the rebels for the foreseeable future.

One option before him is to time the floor test along with the high court order. If the court accepts the Speaker's action, the rebels will not be allowed to vote, the strength of the Assembly will come down and winning the trust motion will be a breeze for Gehlot. If the HC says the Speaker's action was wrong, and the rebels are allowed to vote, Gehlot's government barely scrapes through but the rebel MLAs stand disqualified for voting against the party whip. The card that the Centre can play is to ask the governor for a report. If the governor says the political situation is conducive to horse-trading, and a law and order problem could arise, the Centre can place the House under suspended animation.

The top brass of the Congress, including National General Secretary and Rajasthan incharge Avinash Pande, K C Venugopal, Ajay Maken, Randeep Surjewala, and Vivek Bansal, is in Jaipur. Gehlot got a slight setback when Delhi reproved him for using insulting language for Pilot — proving that the Gandhi family has still hopes that Pilot will be won over even as Gehlot equally determinedly wants to ensure that Pilot is out of the party forever.

On Monday, Abhishek Manu Singhvi, repre-



WHAT NEXT

- CM Ashok Gehlot likely to call a Session to seek vote of confidence
- If the rebels vote against the Congress, disobeying a party whip, the Speaker can disqualify them
- If the HC accepts the Speaker's action of disqualifying the rebels, they will not be allowed to vote
- In this scenario, the Assembly strength will come down, and will help Gehlot
- If HC terms the Speaker's action wrong, and the rebels are allowed to vote, the government will barely scrape through
- If governor says the situation is conducive to horse-trading, the Centre can place the House under suspended animation

senting the Speaker, said the rebels cannot move the court before any action. "The Speaker and the Assembly are not in the judicial purview of the court for now," said Singhvi. On Tuesday, Mukul Rohtagi, arguing on behalf of Pilot, said Speaker CP Joshi had shown a "tearing hurry" and had given no reasons while serving notices to disqualify Pilot and others after they skipped two meetings. He said there was nothing to show the Speaker "applied his mind" while serving the disqualification notices. Moreover, the Speaker has no authority to decide on party matters.

Constitutional expert Subhash Kashyap says 'To disqualify a legislator, the Speaker should receive a petition stating that he or she has indulged in an anti-party activity or they have voted against the party directives. Then the Speaker can consider and give a proper hearing to all sides. The power to disqualify under Anti-Defection Law is with the Speaker. And it is subject to judicial review. So one can go to the court challenging the Speaker's decision," he said.

The decision of reserving its order will make both groups highly skittish. Tighter sequestering of MLAs to prevent poaching is on the cards.

GEE Limited CIN: L99999MH1960PLC011879 Registered Office: Plot No E-1, Road No. 7,

Wagle Industrial Estate Thane-400604 Website: www.geelimited.com Email: Shares@geelimite Telephone: +91 22 25820619, Fax: 02522-281199

NOTICE is hereby given that pursuant to Regulation 47 read

with Regulation 33 of the SEBI (LODR) Regulations, 2015,

that the Meeting of the Board of Directors of the Company wil

be held on Tuesday, July 28, 2020, inter alia to consider and

approve the Audited Financial Results of the Company for the

This notice is also available on Company's website

vear ended March 31, 2020.

www bseindia com

VINYL CHEMICALS (INDIA) LIMITED

CIN: L24100MH1986PLC039837 Regd. Office: Regent Chambers, 7th Floor, Jamnalal Bajaj Marg, 208, Nariman Point, Mumbai - 400 021.**Tel:** 2282 2708; **Fax:** 2204 3969 Website: www.vinvlchemicals.com

NOTICE

NOTICE is hereby given pursuant to Regulation 29 read with Regulation 47(1) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 that a Meeting of the Board of Directors of the Company will be held on Tuesday, 4th August, 2020, to consider and take on record. inter alia, the Unaudited Financial Results (Provisional) for the quarter ended 30th June, 2020.

The information contained in this notice is also available on the Company's website www.vinvlchemicals.com and also on the website of the BSE Ltd. www.bseindia.com and National Stock Exchange of India Ltd. www.nseindia.com.

for Vinyl Chemicals (India) Ltd. Place: Mumbai P.C.Patel Date : 22/07/2020 Secretary

Chola



Cholamandalam Financial Holdings Limited (Formerly known as TI Financial Holdings Limited)

Regd. Office: 'Dare House', No. 234, N.S.C. Bose Road, Chennai - 600 001 Tel: 044-42177770-5; Fax: 044-42110404 E-mail: investorservices@cfhl.murugappa.com; Website: www.cholafhl.com CIN:L65100TN1949PLC002905

NOTICE TO MEMBERS

NOTICE is hereby given that the 71st Annual General Meeting (AGM) of Cholamandalan Financial Holdings Limited will be held at 3.30 p.m. on Wednesday, 12th August, 2020 through Video Conference (VC) to transact the business contained in the notice dated 15th June, 2020. The Company has sent the notice of the AGM and the annual report for the financial year 2019-20 (FY20) on Tuesday, 21st July, 2020 through electronic mode to members whose email addresses are registered with the Depository Participants (DPs) Registrar and Share Transfer Agent (RTA), in accordance with the General Circular nos.14, 17 and 20/2020 issued by the Ministry of Corporate Affairs and Securities and Exchange Board of India circular dated May 12, 2020.

The annual report for FY20 and AGM notice can also be downloaded from the following websites: Company: www.cholafhl.com, the RTA at https://evoting.karvy.com/public/Downloads.aspx and the stock exchanges: www.bseindia.com and www.nseindia.com.

The Company is providing remote e-voting facility to all its members to cast their vote on all businesses contained in the notice through the e-voting platform of KFin Technologies Private Limited (KFIN), besides providing a facility for voting by electronic means in the AGM. The remote e-voting shall begin at 9.00 a.m. (IST) on Saturday, 8th August, 2020 and ends **at 5.00 p.m. (IST) on Tuesday, 11th August, 2020**. The remote e-voting shall

A person whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on 5th August, 2020, being the cut-off date, shall be entitled to avail the facility of remote e-voting / electronic voting in the AGM. KFIN will be sending an e-mail with the User ID and password to any person who has acquired shares and becomes a member of the Company after sending the notice to the members and holding shares as on the cut-off date of 5th August, 2020. However, if such a person is already registered with KFIN for e-voting, then he / she can use the existing User ID and password for casting the vote.

Those members who are present in the AGM through VC facility and had not cast their votes through remote e-voting will be provided e-voting facility during the AGM. Those members who had exercised their vote through remote e-voting may participate in the AGM but shall not be entitled to vote again.

Members may refer to the AGM Notice for detailed instructions on remote e-voting, participation in the AGM through VC, submission of questions prior to AGM, registration as speaker at the AGM, e-voting during the AGM and the frequently asked questions. The $\hbox{e-voting user manual is available at $h$$ t ps://evoting.karvy.com/public/Downloads.aspx.}$ In case of any queries or grievances relating to e-voting procedure, members may

contact Mr. Raj Kumar Kale, Senior Manager, KFIN at Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad - 500 032. E-mail: rajkumar.kale@kfintech.com; Phone: 040 - 67162222 & Toll-free: 1-800-3454-001 or through email at einward.ris@kfintech.com. By Order of the Board

July 21, 2020

Company Secretary

Genus Power Infrastructures Limited Genus

(CIN: L51909UP1992PLC051997)

(Regd. Office: G-14, Sector-63, Noida-201307 (U.P.)) (Ph.: 0120-4227116)

(Corporate Office: SPL-3, RIICO Industrial Area, Sitapura, Tonk Road, Jaipur-302022)

(Ph.: 0141-7102400/500, Fax: 0141-2770319, E-mail: cs@genus.in, Website: www.genuspower.com)

NOTICE

(For the attention of the Equity Shareholders of the Company) atory transfer of Equity Shares of the Company to Investor Education and Protection Fund (IEPF) Authority

Members are hereby informed that in terms of Section 124(6) of the Companies Act, 2013 and the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("Rules") as amended from time to time, all shares, in respect of which dividend has not been paid or claimed for seven consecutive years or more, shall be transferred by the company in the name of the Investor Education and Protection Fund (IEPF) Authority.

Please note that the unpaid or unclaimed dividends declared for the financial years up to 2011-12, had been transferred from time to time on due dates, to the Investor Education and Protection Fund

onwards are presently lying with the Company. The concerned Members are requested to claim such unpaid/unclaimed dividend by sending a letter under their signature to "The Company Secretary, Genus Power Infrastructures Limited, SPL-3, RIICO Industrial Area, Stapura, Tonk Road, Jaipur-302022 (Rajasthan)" to issue duplicate Dividend Warrant, along with an undertaking (format available on the Company's website at www.genuspower.com under the section "Investors") duly executed. Please note that in case the concerned Member does not claim the unpaid/unclaimed dividend lying with the Company in respect of above mentioned shares on or before October 22, 2020 or such othe date as may be extended, the said shares, on which dividend has not been paid or claimed for seven consecutive years or more, shall be transferred to IEPF Authority by way of corporate action by the due date as per procedures stipulated in the Rules, as amended from time to time. The details of the concerned Members and the equity shares due for transfer to IEPF Authority are

available on the Company's website at www.genuspower.com under the section "INVESTORS". Individual letters in this regard have been sent to the concerned Members at their registered address. whatever could be sent by the postal department during the covid 19 pandemic. Clarification on this whatever could be sent by the postal department outling the count is particular. Craimication from the matter, if required, may be sought from the Company's Registrar and Share Transfer Agent, Mis. Niche Technologies Private Limited, 3A, Auckland Place, 7th Floor, Room No. 7A & 7B, Kolkata-700017; Tel: 033-22806619/6617/6618 Fax: 033-22806619; E-mail: nichetechpl@nichetechpl.com. Once these shares are transferred to the IEPF Authority by the Company, such shares may be claimed back only from the IEPF Authority by following the procedure prescribed under the Rules.

भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

Auction of Government of India Dated

Securities for ₹30,000 Crore on July 24, 2020

The Government of India (GoI) has announced the sale (re-issue) of

Notified amount

Nominal (in ₹ Crore)

GoI will have the option to retain additional subscription up to ₹2,000

The sale will be subject to the terms and conditions spelt out in this

notification (called 'Specific Notification'). The stocks will be sold

through Reserve Bank of India, Mumbai Office, Fort, Mumbai-400001

as per the terms and conditions specified in the General Notification

The auction will be price based for all the securities, using multiple

price method. The auction will be conducted by RBI, Mumbai Office

Fort. Mumbai on July 24. 2020 (Friday). The result will be announce

on the same day and payment by successful bidders will have to be

For further details, please see RBI press release dated July 20, 2020 o

Attention Retail Investors*

(*PFs, Trusts, RRBs, Cooperative Banks, NBFCs, Corporates, HUFs and Individuals)

Retail investors can participate in the auctions for the amounts

earmarked for them on a non-competitive basis through a bank or a

primary dealer. For more information, detailed list and telephone

numbers of primary dealers / bank branches and application forms

please visit RBI website (www.rbi.org.in) or FIMMDA website

Government Stock offers safety, liquidity and attractive returns for long duration

"Don't get cheated by E-mails / SMSs / Calls promising you money"

12,000

11,000

7,000

Place : Jaipur

Nomenclature

5.22% GS 2025

6.19% GS 2034

7.16% GS 2050

crore against each securities mentioned above

F. No. 4 (2) - W&M/2018, dated March 27, 2018.

made on July 27, 2020 (Monday).

RBI website - (www.rbi.org.in).

(www.fimmda.org).

Ankit Jhanjhari

Earmarked for Retail

Investors* (in ₹ Crore

600

550

350

SAHARA

Sahara Asset Management Company Private Limited CIN No.: U65991MH1995PTC155207

Investment Manager to Sahara Mutual Fund. SEBI Regn No: MF/030/96/0 Corporate Office: 97-98, 9th Floor, Atlanta, Nariman Point, Mumbai- 400 021 • Tel: 022 22047196

Email: saharamutual@saharamutual.com Website: www.saharamutual.com

NOTICE

DELHI TRANSCO LIMITED

NOTICE INVITING TENDERS/E-TENDERS

1) **Tender No.T20R220219**: Design, Engineering, Supply, Erection, Testing 8

Commissioning of 400/220/33 KV GIS Sub Station with complete civil work & automation at Gopalpur on turnkey basis.

Tender No.T19R220191: Design, Engineering, Manufacturing, Supply, Erection, Testing & Commissioning of 220/66 KV GIS Sub Station with complete civil work & automation at Budella, Delhi(India) on turnkey basis

ast date for bid submission: (20.08.2020 for sl no.1) & (25.08.2020 for s

no.2) at 1.30 p.m. For downloading of tender documents and further detail

olease visit website Delhi Govt website https://govtprocurement.delhi.gov.in Tender ID No.2020_DTL_192847_1 & 2020_DTL_192856_1 and DTL website

www.dtl.gov.in Unique No. DTL-7628-210720 & DTL-7633-210720. PR/20-21/12

Mr. Arun Shinde, Head – Investor Relations ceases to be key personnel w.e.f. July 20th, 2020. This Notice cum Addendum forms an integral part of the SID / SAI / KIM / Scheme Related Documents of Sahara Mutual Fund as was prevailing prior to winding up of the schemes of Sahara Mutual Fund. The applicable terms and conditions of the SID /SAI /KIM consequent to winding up of the schemes

For Sahara Asset Management Company Private Limited

Place : Mumbai Date: 21st July, 2020 Compliance Officer Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

NOTICE

kotak

Declaration of Dividend under Monthly Dividend Option and Bimonthly Dividend Option of Kotak Equity Arbitrage Fund Notice is hereby given that Kotak Mahindra Trustee Company Limited; the Trustee to Kotak Mahindra Mutual Fund has approved declaration of dividend under the Monthly Dividend Option and Bimonthly Dividend Option of Kotak Equity Arbitrage Fund, an open ended scheme investing in arbitrage opportunities. The details are as under

Name of the Schemes	Quantum of dividend per unit #	Record Date	Face Value per unit	NAVs as on July 20, 2020	
Kotak Equity Arbitrage Scheme – Regular Plan – Monthly Dividend Option	Re.0.0097				Rs.10.6910
Kotak Equity Arbitrage Scheme – Direct Plan – Monthly Dividend Option	Re.0.0160	Re.0.0160 July 27, 2020 Rs. 10		Rs.11.1745	
Kotak Equity Arbitrage Scheme – Regular Plan – Bimonthly Dividend Option	Re.0.0707			Rs.19.9980	
Kotak Equity Arbitrage Scheme – Direct Plan – Bimonthly Dividend Option	Re.0.0900			Rs.20.2064	

Distribution of the above dividend is subject to the availability and adequacy of distributable surplus. Note: The Payment of Dividend will be subject to deduction of applicable statutory Levy.

Pursuant to payment of dividend, the NAVs of the Dividend Options of the Schemes would fall to the extent of payout and statutory levy if any.

All Unit Holders / Beneficial Owners of the above mentioned Dividend Options of the schemes, whose names appear in the records of the Registrar, Computer Age Management Services Pvt. Ltd. / Depositories as on July 27,2020 will be eligible to receive

For Kotak Mahindra Asset Management Company Limited Investment Manager - Kotak Mahindra Mutual Fund

Mumbai July 21, 2020 Nilesh Shah

Any queries / clarifications in this regard may be addressed to: **Kotak Mahindra Asset Management Company Limited** CIN: U65991MH1994PLC080009 (Investment Manager for Kotak Mahindra Mutual Fund) 6th Floor, Kotak Towers, Building No. 21, Infinity Park, Off: Western Express Highway, Goregaon - Mulund Link Road, Malad (East)

By order of the Board Paval Agarwal Whole Time Director & CFO

DIN: 07198236 Date : July 21, 2020

> **VARDHMAN TEXTILES LIMITED** Regd. & Corporate Office: Chandigarh Roa Ludhiana-141010, Punjab (India) PAN No.: AABCM4692E:

E-mail: secretarial.lud@vardhman.com: Website: www.vardhman.com

CIN: L17111PB1973PLC003345

COMPANY NOTICE Notice is hereby given pursuant to

Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a meeting of Board of Directors of the Company is scheduled to be held on Monday, 27th July, 2020, inter-alia, to

Company for the quarter ended 30th June, 2020. This notice is also available on the websites of:-

consider and approve the Un-

Audited Financial Results of the

a) Company (www.vardhman.com) b) BSE Ltd. (www.bseindia.com) c) NSE Ltd. (www.nseindia.com)

For VARDHMAN TEXTILES LIMITED Date : 21.07.2020 (Sanjay Gupta)

Company Secretary

Place : Ludhiana

BS premium digital at ₹1499/year

For details. SMS reachbs to **57575** or email order@bsmail.in

Business Standard Insight Out

Mumbai 400097. Phone Number: 022 - 66056825 • Email: mutual@kotak.com • Website: assetmanagement.kotak.com Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

China used Covid distraction in attempt to seize Indian land: US

American lawmakers unanimously pass amendment to NDAA, slamming China's aggression

Washington, 21 July

he US House of Representatives has unanimously passed an amendment to the National Defense Authorization Act (NDAA), slamming China's aggression against India in the Galwan Valley and its growing territorial assertiveness in and around disputed areas like the South China Sea.

The NDAA amendment, moved by Congressman Steve Chabot along with Indian-American lawmaker Ami Bera and passed on Monday, said



Trump took to Twitter on Monday, posting a picture of himself wearing a mask again and calling the act "patriotic"

situation along the LAC.

China has used the distraction of coronavirus to attempt

work towards de-escalating the India, as well as to press its territorial claims in the South China Sea, it said.

"India is a critical, democrat-

20,000

15,000

10,000 23.48

23.65

INDIAN NAVY TO MOVE MIG-29K FIGHTER **JETS TO NORTH AMID LAC DISPUTE**

At a time when Indian Navy's P-8I surveillance planes are carrying out frequent sweeps over the eastern Ladakh sector, the Navy's maritime fighter jets MiG-29K will be deployed in the Northern sector for operations, news agency ANI reported. The deployment of the naval fighter aircraft at the IAF bases is in line with PM Narendra Modi's directives for enhancing jointness between the three services and Chief of Defence Staff General Bipin Rawat's call for the possibility of deployment of maritime combat aircraft along the northern or western borders with the Air Force.

Chabot said. "I am a strong sup-acts of aggression." porter of our bilateral relationship, and I stand with India, and my hope that they scale back

CURVE DECLINING BUT 77% STILL VULNERABLE

21,387 Weighted prevalence (as per population)

Total sample tested (LHS)

The lawmakers said: "It is

28.22

2,702 2,373 2,0761,793 1,757 1,5261,5061,457 1,454 1,195 - 5

23.68

▶IPL will now be

20.50

_ 25

_ 20

EU leaders strike \$2-trn deal on recovery plan

Weary but relieved, European Union leaders finally clinched a deal on an unprecedented €1.8trillion(\$2.1trillion) budget and coronavirus recovery fund early on Tuesday. somehow finding unity after four days and nights of fighting and wrangling over money and power in one of their longest summits ever. With masks and hygienic gel everywhere at the summit, the 27 leaders were constantly reminded of the potent medical and economic threat the virus poses to their continent, and grudgingly committed to a costly, massive aid package for those hit hardest by Covid-19.

"Extraordinary events, and this is the pandemic that has reached us all, also require extraordinary new methods," German Chancellor Angela Merkel said. To confront the biggest recession in its history, the EU will establish a €750 billion coronavirus fund, partly based on common borrowing, to be sent as loans and grants to the hardest-hit countries. That comes on top of the seven-year, €1 trillion EU budget that leaders had been haggling over for months even before the pandemic. "The consequences will be historic." French President Emmanuel Macron said.

Russia a capable cyber actor: UK intel report

A long-awaited UK intelligence report has called for immediate action to tackle Russian influence in the country and urged further assessment of its role in the 2016 Brexit referendum, CNBC reported.

"Russia is a highly capable cyber actor, employing organised crime groups to supplement its cyber skills," the report published by the UK's Intelligence and Security Committee on Tuesday, said.

"Russia carries out malicious cyber activity in order to assert itself aggressively — for

example, attempting to interfere in other

"It appears that Russia considers the UK one of its top Western intelligence targets," the report added. The report found that Russia had tried to influence a separate referendum in 2014 when voters in Scotland rejected independence.

But it said the committee was unable to determine whether Russia had attempted to influence the EU referendum, which led to Britain's exit from the bloc this year. AGENCIES

Russian elite got access to experimental vaccine

Scores of Russia's business and political elite have been given early access to an experimental vaccine against Covid-19, according to people familiar with the effort, as the country races to be among the first to develop an inoculation.

Top executives at companies including aluminum giant United Rusal, as well as billionaire tycoons and government officials began getting shots developed by the state-run Gamaleya Institute in Moscow as early as April, the people said. They declined to be identified as the information isn't public. The Gamaleya vaccine, financed by the state-run Russian Direct Investment Fund and backed by the Defense Ministry, last week completed a phase 1trial involving military personnel.

The institute hasn't published results for the study, which involved about 40 people, but has begun the next stage of testing with a larger group. **BLOOMBERG**

all our partners in the region, on their excessive weaponry that India and China should to seize territory belonging to ic partner in the Indo-Pacific," as they confront China's hostile and infrastructure at the LAC." Over 23% Delhiites have Covid antibodies

RUCHIKA CHITRAVANSHI

New Delhi, 21 July

A sero-survey conducted in Delhi has shown the prevalence of Covid-19 antibodies in nearly 23 per cent of the population, even as the virus curve for the national capital is starting to see a declining trend, registering less than 1,000 cases on Tuesday.

The study was conducted by the National Centre for Disease Control (NCDC) between June 27 and July 1 across 11 districts and collected 21,387 samples. It also indicated that a large number of infected persons remain asymptomatic.

While the adjusted prevalence of antibodies is 22.86 per cent, some districts have shown a higher spread. For instance, in Central and Shahdara districts more than 27 per cent of the population was found affected.

Delhi, after seeing a daily rise of close to 3,900 in June, registered less

Place : Bhilwara

Date: 21.07.2020

NITIN SPINNERS LIMITED

CIN - L17111RJ1992PLC006987

Regd. Office: 16-17 Km Stone, Chittor Road, Hamirgarh, Bhilwara (Raj.) 311025

Phone No. 01482-286110 to 113, Fax No. 01482-286114

Notice is hereby given that pursuant to the provisions of Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations And Disclosure Requirements) Regulations,

2015 a Meeting of Board of Directors of the Company will be held on Saturday, the O8th

August, 2020 inter-alia to consider and approve Un-audited Financial Results of the Company for the quarter ended 30th June, 2020.

The information in the above notice is also available on the website of the Company

www.nitinspinners.com and on the Stock Exchanges i.e. www.bseindia.com and

than 954 cases on Tuesday.

The health ministry said in the first week of June, when Delhi was conducting an average of 9,500 tests per day, the positivity rate was 37 per cent. In July first week, the tests were increased to over 25,000 and the positivity rate has come down to 9 per cent.

Does the declining curve indicate that Delhi is past its peak? "We cannot say that yet because there is still a lot of population which is susceptible to the virus... the remaining 77 per cent are still vulnerable and the containment measures need to continue with the same rigour," said S K Singh, director, NCDC.

India plans to increase its testing capacity to around 550,000 over the next two weeks and hopes to achieve the target of 1 million tests per day in the medium term. India is currently conducting 180 tests per day per million. It also plans to bring down the positivity to 5 per cent or lower, from

muthoot CAPITAL

MUTHOOT CAPITAL SERVICES LIMITED

Regd. Office: 3rd Floor, Muthoot Towers, M. G. Road, Kochi - 35 Tel: +91 - 484 - 6619600/6613450, Fax: +91 - 484 - 2381261 Web: www.muthootcap.com, Email: mail@muthootcap.com

NOTICE

Notice is hereby given in compliance with Reg. 29 read with Reg. 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 that a Meeting of the Board of Directors of the Company will be held on Tuesday, July 28, 2020 at the Registered Office of the Company at Muthoot Towers M. G. Road, Kochl - 682 035, Kerala to inter-alia, consider and take on record the financial statements of the Company for the quarter ended June 30, 2020 through Video Conferencing or Other Audio Visual Means. This information is also available on the website of BSE Ltd. (www.bseindia.com) and National Stock Exchange of India Ltd. (www.nseindia.com) where the Company's shares are listed and also available on the

website of the Company viz. www.muthootcap.com For Muthoot Capital Services Limited Abhijith Jayan Company Secretary & Compliance Office



Surva Towers, Ground Floor, 104, Sardar Patel Road, Secunderabad-500003. Tel:27848479/27844086 Facsmile:+91 40 27846849, Email: info@vijaytextiles.ir Website: www.vijaytextiles.in CIN: L18100TG1990PLC010973

NOTICE

Pursuant to Regulation 29 read with Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, notice is hereby given that the meeting of Board of Directors of the Company will be held on Friday, the 31st July, 2020, to consider and approve the Audited Financial Results for the quarter and year ended 31st March, 2020.

The said notice may be accessed on the Company's website at www.vijaytextiles.in and also on the BSE website at www.bseindia.com

For Vijay Textiles Limited Place: Secunderabad Sd./- S. Nagarajan Date: 21-07-2020 Company Secretary

SHRIRAM CITY UNION FINANCE LIMITED CIN:L65191TN1986PLC012840

Regd. Office: 123, Angappa Naicken Street, Chennai - 600 001 Telephone No. +91 44 2534 1431

SHRIRAM City Secretarial Office :144, Santhome High Road, Mylapore, Chennai - 600 004.

Telephone No. +91 44 4392 5300 Fax No. +91 44 4392 5430 Website: www.shriramcity.in; e-mail: sect@shiramcity.in

Pursuant to Regulation 29, 47 and other applicable regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 as amended from time to time notice is hereby given that meeting of the Board of Directors of the Company (Serial No. - 27/2020) is scheduled to be held on Friday, July 31 2020 to inter alia consider acceptance / renewal of Fixed Deposit ("FDs") in compliance with the regulations of Reserve Bank of India among other items mentioned in the agenda. Further details on the matters above said may be accessed at the link of the Company's

website www.shriramcity.in and Stock Exchanges' website www.nseindia.com and



By the Order of the Board

UltraTech Cement Limited

Regd. Office: 'B' Wing, Ahura Centre, 2nd Floor, Mahakali Caves Road, Andheri (East), Mumbai 400 093 Tel No. - 022-66917800/29267800, Fax No. - 022-66928109, Website - www.ultratechcement.com, CIN: L26940MH2000PLC128420

NOTICE OF THE TWENTIETH ANNUAL GENERAL MEETING, E-VOTING INFORMATION AND BOOK CLOSURE

Notice is hereby given that the Twentieth Annual General Meeting ("AGM") of the Company will be held on Wednesday 12" August, 2020 at 3:00 p.m. (IST) through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") to transact the business, as set out in the Notice of the AGM.

The AGM will be convened in compliance with applicable provisions of the Companies Act, 2013 and the Rules thereunder ("the Act"); provisions of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"); the provisions of General Circular No. 20/2020 dated 5th May, 2020 read with General Circular No. 14/2020 dated 8th April, 2020; General Circular No.17/2020 dated 13th April, 2020; issued by the Ministry of Corporate Affairs, Government of India ("MCA") and Circular No. SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated 12th May, 2020

In compliance with the above mentioned provisions, the Notice of the AGM and the Annual Report have been emailed only to those Members whose email IDs are registered with the Company / Depository Participant(s)

The Notice of the AGM and the Annual Report are available on the website of the Company viz. www.ultra that of KFin Technologies Private Limited ("KFin"), the Registrar and Transfer Agent viz. https://www.evoting.kfintech.com and the websites of the BSE Limited viz. www.bseindia.com and the National Stock Exchange of India Limited

The Company is pleased to provide its Members facility of remote e-voting and e-voting during the AGM through electronic voting services arranged by KFin. Members attending the AGM through VC / OAVM and not having cast their vote on the resolutions forming part of the 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 voting through remote e-voting and voting at the AGM is Wednesday, 5th August, 2020.

The remote e-voting will start on Saturday, 8th August, 2020 (9:00 a.m. IST) and ends on Tuesday, 11th August, 2020 (5:00 p.m. IST). The remote e-voting module will be disabled by KFin thereafter. Once the vote is cast by a Member, he / she shall not be allowed to change it subsequently. Any person, who acquires shares of the Company and becomes a Member of the Company after the dispatch of the notice of the AGM and holding shares as on the cut-off date i.e. Wednesday, 5th August, 2020, can obtain Login ID and Password by sending a request at evoting@kfintech.com. However, if a person is already registered with KFin for remote e-voting then existing user ID and password can be used for casting vote.

In case of any queries relating to remote e-voting, please visit Help and Frequently Asked Questions (FAQs) section available on KFin's website www.evoting.kfintech.com. For any grievances related to remote e-voting, please contact Mr. S.V. Raju, Deputy General Manager or Mr. Sathish Poojary, Senior Manager, KFin Technologies Private Limited, Selenium Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad – 500 032 at email: evoting@kfintech.com, Toll

Live webcast of the AGM proceedings can be viewed by the Members by logging on to the e-voting website of KFin at https://evoting.kfintech.com using their remote e-voting credentials.

Notice is also hereby given pursuant to Section 91 of the Act and Regulation 42 of the Listing Regulations that the Register of Members of the Company will remain closed from Friday, 31st July, 2020 to Wednesday, 12th August, 2020 (both days inclusive) for the purpose of payment of dividend for the year ended 31st March, 2020 and also for the AGM. The dividend, if approved, will be paid on or after Thursday, 13th August, 2020 to those Members and their mandates whose names appear as:

1. Beneficial Owners as at the end of the business on Thursday, 30th July, 2020 as per lists to be furnished by National Securities Depository Limited and Central Depository Services (India) Limited, in respect of shares held in electronic form, and

2. Members in the Register of Members of the Company in physical form which are maintained with KFin having their address at Selenium Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad – 500032 after giving effect to valid request(s) of transfer of shares in physical form (re-lodgment cases i.e. requests for transfer(s) which were received prior to 1st April, 2019 and returned due to deficiency in the documents) lodged with the Company / KFin on or

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

For UltraTech Cement Limited

Date: 21st July, 2020

Company Secretary

For Shriram City Union Finance Limited



STANDALONE CONSOLIDATED Quarter Year ended **PARTICULARS** NO. 31.03.2020 31.12.2019 31.03.2020 31.03.2019 31, 2020 31, 2019 31.12.2019 31.03.2019 31, 2020 31, 2019 (audited) Total income from operations 204.39 315.05 710.34 2,936.74 8.903.44 204.39 315.05 710.34 2.936.74 8,903,44 Net Profit /(Loss) for the period (before tax, exceptional and/or (12.38) (3.15)(9.89)(38.24)(182.68) (13.02)(3.49)(10.23)(39.90)(184.57) Net Profit /(Loss) for the period before tax (after Exceptional and/or (5.93)(113.63)(897.12)(6.72)(114.09)(899.06)Extraordinary items) Net Profit /(Loss) for the period after tax (after Exceptional and/or (5.74)(5.93)(29.98)(113.63)(881.08)(6.72)(6.27)(30.32)(114.09)(883.02) Extraordinary items) Total comprehensive income for the period [comprising Profit (Loss) for the period (after Tax) and other comprehensive income (5.93)(28.36)(112.84)(879.46)(5.93)(6.27)(113.30)(881.40)(after tax) 60.00 60.00 60.00 60.00 60.00 60.00 60.00 60.00 60.00 60.00 Equity Share Capital Other Equity excluding Revaluation Reserves (5,459.22) (1,006.11)(864.89) (5,572.52)Earning per share (of Rs. 10/- each) (for continuing and (not Annualized): (0.82)(146.58) (18.88) (146.90) (0.99)(4.73)(18.81) (0.99)(1.05)(a) Basic (in Rupees)

(b) Diluted (in Rupees)

1) These Financial results have been prepared in accordance with recognition and measurement principles laid down in the Indian Accounting Standards prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India.

(4.73)

(18.81)

(146.58)

(0.99)

(1.05)

(4.78)

(18.88)

(146.90)

2) The financial results for the Period ended on 31st March 2020 were reviewed by the Audit Committee on 20.07.2020 and approved by the Board of Directors in its meeting held on 20.07.2020

(0.99)

(0.82)

3) In view of the default by the company in paying due interest amount to the banks, STC was declared NPA. The lender banks have initiated DRT proceedings against the company which is likely to be withdrawn soon and Syndicate bank also initiated NCLT proceedings, which have been withdrawn on 11.12.2019. The company is in the process of finalizing the OTS proposal with the lender banks and has already paid Rs.1100 Crore against the dues of Rs. 1906.24 Crore as on 31.12.2018. Consequent on the high level meeting dated 29.08.2019, The said amount was further firmed up at Rs. 300 Crore during meeting at MOC&I along with banks, consequently no interest is accountable thereafter. The DRT proceedings are in the process of being withdrawn and OTS agreement is in final stages and is being vigorously followed up by the Company at appropriate level.

4) Out of the total trade receivable of Rs. 1137.94 Crore includes Rs. 973.19 Crore "having significant increase in credit risk" being under dispute/litigation. Trade receivables, against which dispute/legal proceedings are under process, have been considered as "Having Significant increase in credit risk". The company feels that even if no amount would eventually be recovered, no credit impairment is required for the credit risk since the creditor will be paid by the company only to the extent the amount is realized from the debtors. Further, for remaining balance of Rs. 164.64 Crore is recoverable hence no provision is considered necessar

5) Contingent Liability includes a demand of Rs. 132.32 Crore raised by L&DO vide its letter no. L&DDO/LS2A/9225/133 dated 26th March 2018 from 2004-05 onwards for non-compliance of various conditions of the Lease Deed (including non-deposits of 25% of the gross rent received by STC from its tenants). However, the company has disputed the demand and the matter is still pending. The Company is a CPSE under administrative control of the Ministry of Commerce & Industry. The Company is a trading organization to undertake promotion of export and market intervention operations in commodities specified by Government of India from time to time. For last few years the company is facing mismatch in inflows and outflows of funds due to huge recoverable from associates with whom the company had undertaken trade transactions in the past and who had defaulted in making timely payment to STC. Due to this the Company has led to temporary financial crunch, operating losses, reduction of net worth. Simultaneously the company initiated legal action against the defaulting associates. One of the major associates has made sufficient payment to STC on direction of Hon'ble Supreme Court. This has eased out the financial crisis of the Company to some extent.

6) The Company is in process of One Time Settlement (OTS) with the lender banks and an amount of Rs.1100 Crore was paid towards OTS. The lender banks had proceeded in NCLT/DRT against the Company. The proceeding in NCLT Court has since been withdrawn. Simultaneously, the company has undertaken various cost reduction measures to improve the liquidity/ profitability such as closure of unviable branches, undertaking trade in commodities fetching higher trade margins without involvement of STC's funds, etc. Consequent upon the high level meeting dated 29.08.2019, the business of the Company reduced considerably achieving approximately 30% of MOU target. Presently, the Company is undertaking the business without involvement of own funds. The status will be revisited in the next financial year. Considering the facts given above, a. Accounts of the year 2019-20 have been prepared on going concern basis. b. The company is continuing to carry forward deferred tax assets, which will be available for set off against future profits. c. No provision for impairment of non-current assets has been considered necessary. d. Depreciation is being computed on the basis of expected economic life of fixed assets rather than their current market value. e. As a

cost reduction measure, VRS has been introduced in STC on 29.03.2019 with the eligibility criteria covering all employees in Staff cadre irrespective of length of service and Managers from Assistant Manager (E1) to Chief Manager (E4) level, who had completed 10 years of service in the Corporation (including professionals). 45 employees opted for VRS, out of which 43 employees were relieved for which STC's own funds were utilized. VRS was again introduced with same conditions on 20.06.2019, effective till the closing hours of 31.03.2020. The 37 employees, who opted for VRS during the period 20.06.2019 to 31.03.2020 have already been relieved. 7) Effective April 1, 2019, the Company adopted Ind AS 116 "Leases", applied to all lease contracts existing on April 1, 2019 using the modified retrospective method and has taken the cumulative adjustment to retained earnings, on the date of initial application. Accordingly, comparatives for the year ended March 31, 2019 have not been retrospectively adjusted. On transition, the adoption of the new standard resulted in recognition of Right-of-Use asset (ROU) of Rs.3.96 Crore (Net), and a lease liability of Rs.0.60 Crore. The cumulative effect of applying the standard resulted in Rs.3.36 Crore being debited to retained earnings & PPE, net of taxes. The effect of this

adoption is insignificant on the profit for the period and earnings per share. 8) As a matter of accounting prudence, Deferred Tax Assets for the period ended 31.03.2020 have not been recognized.

9) Impact of COVID-19:- There was a nation-wide lockdown imposed during the end of March, 2020 due to COVID-19. There was partial lifting of the lockdown since 03.05.2020. The Company has resumed operations at corporate office and branch offices with minimal staff after adopting safety measures and following standard operating procedures mandated by Govt. of India like disinfection of office premises, keeping social distancing, work-from-home with minimal attendance. Despite the constraints of lockdown, the Company ensured timely deliveries of essential items viz. edible oil, pulses and sugar for on-going contracts for supply to the Tamil Nadu Civil Supplies Corporation through e-processing procedure during lockdown. However, due to the unpredictable and continuing impact of Covid-19 situation, it is very difficult to assess the future impact of Covid-19 on the financial performance and business operations at this juncture. Further, the company does not foresee any significant impairment to the carrying value of its assets, which is dependent on market conditions.

10) Figures of the previous period have been recasted / reclassified to make them comparable with those of the current period wherever necessary. By order of the Board of Directors

(Rajiv Chopra)

Director (Marketing) with additional charge of CMD DIN - 06466326 Place: New Delhi

(Rooma Nagrath

Raymond

red Office: Flot No. 156/4. No. 2, Village Zadgeon, Flathaght - 415612, Mehan Email: corp.secretarial@raymond.in; Webeite: www.raymond.in Tel: 02352-232514; Fax: 02352-232513

CORRIGENDUM TO THE ANNUAL REPORT FOR THE FINANCIAL YEAR 2019-20

The Members are hereby informed that there were certain inadvertent printing and typographical errors in the Annual Report for FY 2019-20 made available by the Company on July 20, 2020.

The Revised Annual Report for FY 2019 - 20 is available on the Company's websile www.raymond.in, websites of the Stock Exchanges i.e. The BSE Limited and The National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively and on the website of National Securities Depository Limited (NSDL) www.evoting.nsdl.com.

The inconvenience caused in this regard is regretted.

For RAYMOND LIMITED THOMAS FERNANDES

DIRECTOR - SECRETARIAL & Date: July 21, 2020 COMPANY SECRETARY

A ICICI Bank

ICICI Bank Limited

Registered Office:ICICI Bank Tower, Near Chakli Circle, Old

Padra Road, Vadodara, Gujarat- 390 007

Corporate Office: ICICI Bank Towers, Bandra Kuria Complex,

Mumbai- 400 051

On behalf of ICICI Bank Ltd, Ground Floor, Reliance Sahakari

Bhandar, Agarbazar, S. K. Bole Road, Dadar (W), Mumbai - 400 028.

(SOL ID: 1229)

We wish to inform you that w.e.f. August 31, 2020, we are relocating

to a more spacious and convenient location. The address is as

Branch Address: ICICI Bank Ltd., Prabhadevi Branch (SOLID: 0057)

There would be no change in your account numbers or the security

Assuring you of the best services at all times.

Ravindra Natya Mandir, Kala Academy, Prabhadevi, Mumbai

Email ID: shivomici@gmail.com. Website: www.shivominvestmentconsultancylid.in CIN::L74140MH1990PLC300881 NOTICE OF BOARD MEETING

SHIVOM INVESTMENT & CONSULTANCY LIMITED

8, Shaniya Enclave, 4th Floor, V. P. Road, Vile Parle West,

Mumbai City, Maharashtra - 400056

Pursuant to Regulation 29 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, intimation is hereby given that meeting of Board of directors of SHIVOM INVESTMENT & CONSULTANCY LIMITED, is scheduled to be held on Thursday, 30°July, 2020, at 4.00 p.m. at its Registered office situated at-8, Shaniya Enclave, 4° Floor, VP Road, Vile Parle, West Mumbai Maharashtra, 400056, for the approval of Quarterty and yearly Audited Financial Results, of the company, as per Regulation-33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations) for the quarter and year ended on 31st March 2020. DATE - 23/07/2020

PLACE - MUMBAL By and on Behalf of the Board of Directors For SHIVOM INVESTMENT & CONSULTANCY LIMITED

> Sd/-Kishan Naidu (Whole time Director)

DIN-08662664



GUJARAT SIDHEE CEMENT LIMITED

(CIN: L26940 G.J1973PLC002245)

Regd. Office: At: "Sidheegram", PO - Prashnavada BO, Via Sutrapa SO (Taluka), Pin Code 362 275, Dist. Gir Somnath, Gujarat.

Pursuant to Regulation 29 read with Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations. 2015 ("Listing Regulations"), notice is hereby given that the meeting of the Board of Directors of the Company will be held on Tuesday, the 4" August 2020, inter-alia, to consider and

The said Notice may be accessed on the Company's website at www.gujaratsidheecementlimited.com and may also be accessed on the Stock Exchanges website at

Mumbai. Dated: 21.07.2020

V.R. Mohnot CFO & Company Secretary

BEFORE THE NATIONAL COMPANY LAW TRIBUNAL MUMBAI BENCH COMPANY PETITION NO. 3711 OF 2019

In the matter of Reduction of Non-Convertible Redeemable Preference Share Capital of

Chimera Industrial and Development Private Limited (Formerly known as

a company incorporated under the provisions of the Companies Act, 1956, CIN: U29254MH2012PTC232826,) having its registered office at 8, Suleman Chambers, 1st Floor, 4 Battery Street, Colaba, Mumbai –400005.

NOTICE

Notice is hereby given that an order passed by the Horible National Company Law
Tribunal on 7th February, 2020, has been disposed off in accordance with the application

This is to inform that the certified copy of the order dated 7th February, 2020 has bee registered with the Registrar of Companies, Mumbel on 16th July, 2020.

The Minutes as approved by the Honble National Company Law Tribunal by the sai

"The issued, subscribed and peid up share capital of Chimera Industrial and Development Private Limited being Rs. 2,660,499,500 (divided into 1,049,945 Equity Shares of Rs. 10/

each and 265,000,005 0.01% Non-convertible Non-cumulative Redeemable Preference Shares of Rs.10/- each) be and is hereby reduced to Rs. 10,499,450 (divided into

1,049,945 Equity Shares of Rs. 10/- each) on account of cancellation of NCRPS Capital. Further, the Retained Earnings Account of the Petitioner Company be adjusted by Rs

ATN INTERNATIONAL LIMITED

Regd Office: 10, Princep Street, 2nd Floor, Kolkata - 700072
Email: info@atninternational.co.in, website: www.atninternational.co.in.
Phone No. 033-40022880, Fax: 91-33-22379053
CIN: L65993WB1983PLC080793
EXTRACT OF STANDALONE AUDITED FINANCIAL RESULTS
FOR THE 4TH QUARTER & YEAR ENDED 31ST MARCH, 2020 (Ra. in Lace)

(3.22)

(3,22)

(3.22)

(3,22)

the:
The above is an extract of the detailed format of Quarterty/Annual Financial if
filled with the Stock Exchanges under Regulation 33 of the SESI (Listing and
Disclosure Requirements) Regulations, 2015. The full format of the Quarterty
Financial Results are available on the Stock Exchanges website i.e. www.nselnd
www.bselindia.com and www.cse-india.com and on the Company's w

www.osenician.co.in.

b) The impact on net profit / loss, total comprehensive income or any other relevant financial item(s) due to change(s) in accounting policies shall be disclosed by mean

of a footnote.
- Exceptional and/or Extraordinary items adjusted in the Statement of Profit an Loss in accordance with Ind-AS Rules /AS Rules, whichever is applicable.

CMS FINVEST LIMITED

Regd Office: 10, Princep Street, 2nd Floor, Kolkata - 700072 E: info@cmsinfotech.com, W: www.cmsinfotech.com

Phone: 91-33-4002 2880, Fax: 91-33-2237 9053

CIN: L67120WB1991PLC052782

FOR THE 4TH QUARTER & YEAR ENDED 31ST MARCH, 2020 (Rs. in Lies

(15.72)

(15.72)

(19.01

399.59

 The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterty/Annual Financial Results are available on the Stock Exchange website i.e. www.cse-india.com and on the Company's website: www.cmsinictech.com

b) The impact on net profit / loss, total comprehensive income or any other relevant financial item(s) due to change(s) in accounting policies shall be disclosed by means of a footnote.

Exceptional and/or Extraordinary items adjusted in the Statement of Profit and oss in accordance with Ind-AS Rules /AS Rules, whichever is applicable.

EXTRACT OF STANDALONE AUDITED FINANCIAL RESULTS

Chimera Industrial and Development Private Limited 8, Suleman Chambers 1st Floor, 4 Battery Street, Mumbai – 400005

Quarter ended

(6.66)

(6.66)

(6.66)

31.03.2020 31.12.2019 31.03.2019 31.03.2020 31.03.2019

(1.04)

(1.04)

(1.04)

(1.04)

By order of the Board For ATN INTERNATIONAL LIMITED

Sd/-Santosh Kumar Jain

31.03.2020 31.12.2019 31.03.2019 31.03.2020 31.03.201

4.82

2.51

2.51

(6.39)

(72.85)

(0.05)

1399.59 1399.59

21.43

12.66

12.68

9.37

1399,59

128.82

(0.18)

By order of the Board For CMS FINVEST LIMITED

33.97

33.97

25.07

1399.59

153.72

(0.30)

10.86

9.58

9.58

9.58

0.06

order passed on 7th February, 2020 is quoted herein below:

331,250,006 on account of cancellation of its NCRPS Capital.*

Particulars |

Total Income from Operations

Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items#)

Net Profit / (Loss) for the period before tax (after Exceptional

Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items#)

Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income

Reserves (excluding Revaluation Reserve) as shown in the Audille

Balance Sheet of the previous yea Earnings Per Share (of Rs.4/- each (for continuing and discontinued

(after tax)] ' Equity Share Capital

Place : Kolkata Date : 20th July, 2020

Net Profit / (Loss) for the period (before Tax, Exceptional and/or

Net Profit / (Loss) for the period before tax (after Exceptional and

Net Profit / (Loss) for the period of tax (after Exceptional and/or

ner Exceptional and/or ordinary items#)

Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]

Equity Share Capital

2. Diluted

serve) as shown in ance Sheet of the

Earnings Per Share(of Re.10/-e (for continuing and discontinuing

Chimera Industrial and Development Limited)
Chimera Industrial and Development Private Limited
(Formerly known as Chimera Industrial and Development Limited),

of Section 66 and other applicable provisions of the Companies Act, 2013

Phone: 02878-268200, Fax No. 02876-286540
E-mail: gsclinvestorquery@mehtagroup.com
Website: www.gujaratsidheecementilimited.co

NOTICE

approve Unaudited Financial Results for the first quarter ended 30° June 2020.

www.bseindia.com and www.nseindia.com

For Gujarat Sidhee Cement Limited

Sincerely

Dear Customer

mentioned below:

items issued to you.

Branch Manager

Agarbazar Branch

MADHYA PRADESH POWER TRANSMISSION CO. LIMITED

Block No.3, Shakti Bhawan, Rampur, Jabalpur - 482 008 Phone:i07611270-.2154, 2162 2123 2177.2179.2164, 2140.2135.2193.2134, Fax:0761 2665593

Online Tenders are invited against TR-10/2020 for- Procurement of Hot Line Tools for Maintenance of EHV Lines, TR-11/2020 for -Repair of 220KV 160MVA and 100MVA Power Transformers, TR 12/2020 for-Appointment of Independent Engineer for 400KV Satoura-Astha Transmission line PPF Project, TR-13/2020 for Extension Work of 400KV Substations at Kirnapur and Chhegoan on total turn-key basis TR-14/2020 for - 198KV & 120KV Lightning Arresters with Polymer Insulators, TR-15/2020 for- Carrier Cabinets Protection Coupler and Coupling device (LMU), TR-16/2020 for- HF Coaxial Cable.TR 17/2020 for- 132KV Coupling Capacitor TR-18/2020 for- 220KV and 132KV Wave traps. TR-19/2020 for-Design of well/Pile Foundation for Specified Locations of 220KV and 132KV Transmission lines, TR-20/2020 for- 132KV Current Transformers ratio 400/1-1-1 Amp. TR 21/2020 for- 33KV Current Transformers ratio 400/1-1 Amp. TR-22/2020 for- 390KV Lightning Arresters, TR-23/2020 for- 220KV Solid Core Insulators, for further details please visit our website e-mail-mptransco@nic.in

Chief Engineer (Procurement & IT-ERP)



//SAVE ENERGY//

LNo: SEUJAIN0177928

Co - Borrow

Branch : Jabalous

Co - Borrowers.

rower: 1, Mr. Bharat

1. Mrs. Anita

L.No: SEJBLPR0129172

Borrower: 1.Mr. Muliya Bai

1. Mr. Tilak Kushwaha

Date: 22-07-2020

Place: Madhya Pradesh

Rs.1,64,349/-

05-02-2020

Rs. 6,30,327/

EQUITAS SMALL FINANCE BANK LTD

Corporate Office: No.769, Spencer Plaza, 4th Floor, Phase-II, Anna Salai, Chennai, TN -600 002

DEMAND NOTICE

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

NOTICE is hereby given that the following borrower/s have swalled loan from Equitas Housing Finance Limited (EHFL) / Equita Finance Limited (EFL) / Equitas Small Finance Bank Ltd. In the meantime, Ms Equitas Housing Finance Limited., has amalgamate Finance Limited (LPFL) requires Small Finance Sank to. In the meantime, Mis Equitas Flourist private Limited, has an argamated with Mis Equitas Finance Limited, as per the Scheme of Amalgamation sanctioned by the Homble High Court of Judicature, at Madras, in CP Nos. 119 TO 121 OF 2016 vide its order dated 06-06-2016, by virtue of the said amalgamation, all the rights and liabilities of Equitas Housing Finance Limited stands vested in Equitas Finance Limited. This is to further inform you that under the certificate issued by the Registrar of Companies, Chennal, the name of Mis Equitas Finance Limited., was changed to M/s Equitas Small Finance Bank Limited. and the Reserve Bank of India had issued a license dated 30-05-2016 to Equitas Small Finance Bank Limited to carry on the business of benking. The said borrower's had/have falled to pay Equated Monthly Installments (EMIs) of their loan on account of which their loa count has been classified as Non-Performing Asset as per the guidelines issued by Reserve Bank of India. The borrower(s) have account has been classified as Non-Performing Asset as per the guidelines issued by Reserve Bank of India. The borrower(s) have provided security of the immovable propertyles, the details of which are described herein below. The details of the loan and the amounts outstanding and payable by the borrower(s to ESFB as on date are also indicated herein below. The borrower(s) as well as the public in general are hereby informed that the undersigned being the Authorized Officer of ESFB, the secured creditor has initiated action against the following borrower(s) under the provisions of the Securitization and Reconstruction of Financial Assets and enforcement of Security Interest Act, 2002 (the SARFAESIAct). If the following borrower(s) fail to repay the outstanding dues indicated against their names within \$0.05 the property of the profice the undersigned will exercise any one or property the outstanding dues indicated against their names within \$0.05 the property of the profice the undersigned will exercise any one or property the outstanding dues indicated against their names within \$0.05 the property of the profice the undersigned will exercise any one or property the outstanding dues indicated against their names within \$0.05 the profice undersigned will exercise any one or property the outstanding of the profice undersigned will exercise any one or property the profice undersigned will exercise any one or property the outstanding the second of the profice undersigned will exercise any one or property the outstanding the profice undersigned will exercise any one or property the profice under the profice undersigned will be proved the profice undersigned will be profice undersigned will be proved to the profice of the profice t 60 (Sixty) days of this notice, the undersigned will exercise any one or more of the powers conferred on the Secured Creditor under sub section (4) of Section 13 of the SARFAESI Act, including power to take possession of the property/ies and self the same. The public is general is advised not to deal with property/ies described herein below.

Acuera regonieca ilentre acai au	i property code	SUI IOSU I CI CIII DOLON.
Name of the Borrower(s) / Guarantor(s) (NAME OF THE BRANCH)	Demand Notice Date and Amount	Description of Secured Asset (Immovable Property)
Branch : Ratism L.No: SEINDRE0102649 Borrower: 1. Mr. Sanjay Co – Borrower: 1. Mrs. Seema	10.01.2020 & Rs.1,30,303/-	All the piece and parcel of land/building situated at Village-Undava, Gram Panchayat-Mundari, Survey No.1, Tehsil & Dist-Ratiam Area 2500 sq.ft. North by: Common Road; South by : House of Lakhan; East by: Land of Kailash; West by: Open Land and House of Madan; Measurement: 50 x 50 = 2500 sq.ft. Situated at within the Sub-Registration District of RATLAM and Registration District of RATLAM
Branch : Ratiam L.No: SEINDRE0102148 Borrower: 1. Mr. Sandeep Gurjar Co – Borrower: 1.Mrs. Leels Bal Gurjar	20.01.2020 & Rs.1,64,574/-	All the piece and parcel of immovable property/house situated at no 50 Plot no 60 Village Uni The & Dist. Ratim Patta of land issued by village panchayat Sarwani jegir in the name of Mr. Sandeep s/o Daya singh dated 20/07/2016 measuring land aws per attached map. Total Area - 3648 Sq.Ft Bounded by :- East : house of Ashok; North: House of vijay and way; South: C.C.road.
Branch: Anand Nager L.No: SEANDNR0208296. Borrower: 1. Mr. Rakesh, Co – Borrower: 2.Mrs. Seema.	10.01.2020 & Rs.2,69,812/-	All the piece and percel of land and building situated at-village INTKHEDI CHHAP, bearing P.H.No.40 Part of Revenue Survey No.85, Tehsil-HUZUR, District-BHOPAL, M.P.Extent of Ad-measured area 30°25=750 Sq.Ft. North by: House of IMRATH SINGH; South by: House of SANTOSH; East by: Vacant land of BHAGWAN SINGH; West by: Common Road Measurement: 30°25=750 Sq.Ft. Situated at within the Sub-Registration District of Bhopal
Branch : Adhartal L.No: SEJBLPR0065521 Borrower: 1. Mr. Netram Patel Co – Borrowers. 1. Rati Bai Patel 2. Mrs. Satish Patel	20.01.2020 & Rs.1,37,419/-	All that piece and parcel of land and building comprised in out of Khasra No - 233/2, with an extent of 400 Sq.ft., Sitauted at Mauza-Gohalpur, Settlement no. 601, Halka No-24/2, Ward Adhartal, Part of house No-33 (New) and 77 (Old). The and Distribution M.P. Bounded as. North by: Street; South by: House belongs to babulal kurnhar; East by: House belongs to Sammu Kachhi; West by: House belongs to Shirramprased; Measurement: North to south - 20 Feet, East to West - 20Feet, Situated at within the Sub-Registration District of Sub-Registration District of Jabalpur
Branch : Adhartel L.No: SEJBLPR0117318 Borrower: 1, Mr. Chote Lal Patel Co - Borrowers. 1, Mrs. Ketki Patel	10.01.2020 & Rs.1,33,193/-	abadi khasra no-409, with an extent of 900 Sq.ft., Situated at Mauza-Khshner, helika no - 23/10, The-Penagar and Distr-Jabelpur M.P. Bounded as. North by : Babulai Patel; South by : Road; East by : Pratibha Mishra; West by : House belongs to Late Ramfal Patel; Measurement : 900 Sq.ft. Situated at within the Sub-Registration District of Sub registrar Office and Registration District of Jabelpur.
Branch : Vidishal L.No: SEVIDSA0147378 Borrower: 1, Mr. Rama Malviya Co – Borrowers. 1, Mr. Hemant Malviya 2, Mrs. Poonem Bei	20.01.2020 & Rs.2,11,399/-	All that Piece and parcel of land and Plot/Residential House Situated at Vidisha Plot No.15 Puranpura Colony P.H.No.60 Khasra/Land Survey No.2536/1 with in the Municipal Area of Vidisha Municipal Corporation Ward No.34 Tehail and District Vidisha total Admeasuring area of 450 at L. North b:15 feet wide Proposed Road; South by: Land of the seller; East by: land of the seller; West by: land of the seller; Measurement: 450 sq.ft; Situated at within the Sub-Registration District of VIDISHA and Registration District of VIDISHA
Branch : Mandsour L.No: SEMNDSR0219565	10-01-2020 &	All the piece and percel of land along with building situated at H.No. Part of 27, Ward No. 32-Pashupatinath Path Puliya to Gudari Gate Tehsil and district Mandsour M.P

Total ad measuring of area 278.50 Sq.ft; North by: Rest part of house of Seller; Sout Borrower: 1, Mr. Dharmendra Rs. 5,38,171/by : House of Brill Ji Teli, East by : 20 Feet Road, West by : Open land and Drainage nt : 278.50 Sq.ft. Situated at within the Sub-Registration District o MANDSOUR and Registration District of MANDSOUR. 1. Mrs. Reena Bhat BUILDING SITUATED AT VILLAGE SUKHNIVAS PH.NO. 10. TEHSHIL AND Branch: Dwarlkadheesh 10.01.2020 DISTRICT INDORE M.P. TOTAL AD MEASURING OF AREA - 15*60=900 SQ.FT LNo: SEDWRIC0153736 Rs.1,64,157/-North by : Land of Suresh, Kamal; South by : House of Sarita; East by : Land of Laxminarayan; West by : Common Road; Measurement : 15*60=900 Sq.ft. Situate: Borrower: 1. Mr. Asharam at within the Sub-Registration District of INDORE and Registration district of Co - Borrowers ALL THE PIECE AND PARCEL OF LAND ALONG WITH BUILDING SITUATED AT Branch: Dwarlkadheesh 10.01.2020 VILLAGE SUKHNIVAS P.H.NO. 10, TEHSHILAND DISTRICT INDORE M.P. TOTAL L.No: SEDWRIC0153736 Rs. 1.64,157/ AD MEASURING OF AREA - 15'60=900 SQ.FT; North by : Land of Suresh, Kama Borrower: 1. Mr. Asharam South by : House of Sarita; East by : Land of Laxminarayan; West by : Commor Co - Borrowers Road; Measurement: 15*60=900 Sq.ft. Situated at within the Sub-Registratio District of INDORE and Registration district of INDORE. 1. Mrs. Mamta Ba 10.01.2020 Branch : Uliair

All the piece and parcel of land along with building, Situated at-Village Gonsa, P.H.No.Khasra No.35, Plot No.91 Tehsil Ghatiya District Ujjain (M.P) Total Ad neasuring of area is 30*30 = 900 Sq.Ft. North by: House of Ramchandra Chouda South by: House of Shyamu Bai; East by: Common Road; West by: Vacant Land rement: 30*30 = 900 Sq.Ft. Situa ted at within the Sub-Registration District of UJJAIN and Registration District of UJJAIN.

All the part and parcel of land and building, comprised in out of Khaara No-151-159/ and 161, Plot No.20, with an extent of 600 Sq.ft., situated at Mauza - Amkers Settlement No.4. Halka No.22. The and Dist - Jababur M.P. Bounded as :- North by House belongs to Ramnihor Kesharwani, Souh by: Road; East by: House belongs to Budhiya Bai; West by : House belongs to Rajendra Prasad Vishwakarma. Measurement: North to South - 30 feet, East to West 20 Feet. Situated at within the Sub-Registration District of Sub Registrar Office and Registration District of

> Sd/- Authorised Office Place : Kolkata Date : 20th July, 2020 Equitas Small Finance Bank

Regd. Office: 2nd Floor, One Boulevard, Lake Boulevard Road, Hiranandani Busines: Park, Powai, Mumbai - 76, MH. Email: investors@artson.net; website: www.artson.net

Mumbai, 21st July 2020

ARTSON ENGINEERING LIMITED
CIN: L27290MH1978PLC020644

(A subsidiary of Tata Projects Limited

NOTICE

Pursuant to Regulation 47 of the 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, 31st July 2020 at 04:00 p.m. through Video Conference with Microsoft Teams App.

Further in line with the Regulation 47(2) of the aforesaid Regulations, the Notice is also available on the website of the Company at www.artson.net and website of BSE at www.bseindia.com.

for Artson Engineering Limite

Deepak Tibrewal Company Secretary FCS 8925

SPV GLOBAL TRADING LIMITED (Formerly known as Tarrif Cine & Finance Limited)

CIN: L27100MH1985PLC035268 Regd. Off: Ground Floor, Binani Bhavan, 28/30, Anant Wadi, Bhuleshwar, Mumbai — 400002.

NOTICE

Notice is hereby given that pursuant to Regulation 29 and 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, a Meeting of Board of Directors of the Company will be held on Friday, 31 July, 2020, inter alia, to consider and approve, the Standalone and Consolidated Audited Financial Results of the Company for the fourth quarter ended and financial year ended on 31" March, 2020

The Information is available on the website of the BSE Limited at www.bseindia.com

For SPV Global Trading Limited

Balkrishna Binani

anaging Directo

DIN: 00175080

Place: Mumbai

Date : 22nd July, 2020

Kirti Shukli

Year Ended

(23.37)

(23.37)

20.94

(26.76)

(51.76)

(51.76) 1,578

(1768.87) (1717.11)

Container Corporation of India Ltd. (Western Region) TENDER NOTICE (E-TENDERING MODE ONLY)

Container Corporation of India Ltd. invites bids from eligible bidders for open e-Tender for Leasing out of around 2000 SOM warehousing space at DCT-Turbhe, Vashi, Na monthly rental basis for a period of 3 years.

Tender No : CON/WR/TURBHE WAREHOUSE/LEASE/26/2020 Estimated Cost of Work ₹ 1,14,00,000/- excluding GST for period of 03 years

13/08/2020 up to 17:00 hrs Last Date & Time of

For complete details/download, logon to www.tenderwizard.com/CCIL. For any difficulty in downloading & submission of tender document at website www.tenderwizard.com/CCIL, please contact at tenderwizard.com/Helpdesk No. 011-49424365 or Cell No. +7738875559, 8800991845, +918879375522, +08800991863/+9599653865.



SAURASHTRA CEMENT LIMITED

(CIN: L26941GJ1956PLC000840)
Registered Office: Near Railway Station, Ranavav 380 560 (Gujara Phone: 02801-235001, 02801-304200, Fax: 02801-304376
E-Mall: sclinvestorquery@mehtagroup.com
Webalts: www.sauraahtracementlimited.com

Pursuant to Regulation 29 read with Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), notice is hereby given that the meeting of the Board of Directors of the Company will be held on Thursday, the 6° August 2020, inter-alia, to consider and approve Unaudited Financial Results for the first quarter ended 30" June 2020.

The said Notice may be accessed on the Company's website at www.saurashtracementlimited.com and may also be accessed on the Stock Exchange website at www.bseindia.com.

For Saurashtra Cement Limited

Sonali Sanas

Sr. Vice President (Legal) &

Company Secretary

GOLD ROCK INVESTMENTS LIMITED CIN NO.: L65990MH1978PLC020117

Mumbai,

Dated: 21.07.2020

Regd. OH.: 507, 5th Floor, Plot No. 31, 1, Sharda Chamber, Narsi Natha Street. Bhat Bazar Masjid, Chinchbunder Mumbai-400009 Tel.: 022-49734998 | E-mail id: goldrockirvest@yahoo.co.in Website: www.goldrockirvest.com NOTICE

Pursuant to Regulation 29 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, we hereby inform you that the meeting of the Board of Directors of the Company is scheduled to be held on Wednesday, July 29, 2020, inter alia, to ransact the following business

To consider and approve the Audited Standalone and Consolidated Financial Results of the Company for the quarter and financial year ended March 31,

To consider and approve any other business item with the permission of the

Further as per the Code of Conduct of the Company under the SEBI (Prohibition of insider Trading) Regulations, 2015 the trading windows for dealing in the securities of the Company has been closed and will be opened 48 hours after the declaration of financial results to the public.

For GOLD ROCK INVESTMENTS LIMITED Din: 00085407

Registered office: "Solar" House, 14, Kachime



Amravati Road, Naggur - 440023 Phone: 0712-6634555/50 Fax: 0712-2500200/2560202 E-mail: investor.relations@solargroup.com ebsite: www.solargroup.com Pursuant to the Regulation 29 read with Regulation 47 and other

CIN: L74999MH1995PLC085878

NOTICE

applicable Regulations of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015; we hereby inform you that the meeting of the Board of Directors will be held on **Friday** the 31" day of July, 2020 at 12.30 p.m. at the registered office of the Company situated at "Solar" House, 14, Kachimet, Amravati Road, Nagpur – 440023 inter alia; to consider and approve the audited Standalone and Consolidated Financial Results for the quarter and year ended on 31" March, 2020.

The said Notice may be accessed on the Company's website at http://www.solargroup.com and may also be accessed on the Stock Exchange websites at http://www.bseindia.com and http://www.nsgindia.com.

For Solar Industries India Limited Khushboo Pasari

Place: Nagpur

Date: 21.07.2020

Company Secretary & Compliance Officer

PUBLIC NOTICE NOTICE is hereby given to the public that my client is negotiating with Mr. Kishorekumar Pukhraj Jain, Mrs. Usha Kishorekumar Jain and Mr. Ronak Kishorekumar Jain for purchase of

written ("the said Premises") free from all encumbrances. All persons having any claim in respect of the said Premises by way of sale, exchange, mortgage, charge, gift, trust, maintenance, inheritance, possession, lease, lien or otherwise howsoever are hereby requested to make the same known in writing alongwith certified true copies all supporting documents to the undersigned having his office at Behramji Mansion, Sir P.M. Road, Fort Mumbai - 400 001, within a period of 15 days from the date of publication hereof, failing which, the claim of such persons/s

Premises more particularly described in the Schedule hereunder

THE SCHEDULE ABOVE REFERRED TO (Description of the said Premises) 12 Class-B Equity Shares of Rs. 50/- each fully paid bearing

will be deemed to have been waived and/or abandoned.

Distinctive Nos. 2911 to 2922 (both inclusive) comprised under Share Certificate No. 2911 to 2922 issued by RESHMA REAL ESTATES PRIVATE LIMITED a Private Limited Company incorporated under the companies Act, 1956 alongwith Residential Flat No. 5 admeasuring 2459 square feet (carpet) equivalent to 228.53 sq. mtrs. or thereabouts on the 1st floor of the building called "Krishna Mahal" and situate at lying and being at 63, Marine Drive, Mumbai - 400 020 together with one closed garage No. 12 admeasuring 200 sq ft, and one open unreserved car parking space in the compound of the said building more particularly situated at all that piece and parcel of land and ground bearing

C.T.S. No. 1739, Fort Division, in the Registration District of

Mumbai City or thereabouts. Dated this 22™ of July 2020

> Mr. Mayuresh Nagle Advocate High Court

Behramji Mansion, Sir P.M. Road, Fort, Mumbai - 400 001. Email id : mayuresh.nagle@rediffmail.com

PUBLIC NOTICE Notice is hereby given that SANTHOME TRUST OF KALYAN

[Reg. No. E 11799(Mumbai)], having Office at Bishop's House, Plot No B/38, IIT P.O. Powai, Mumbai, 400078, who is the owner of the Scheduled Property hereby invites offers/bids to purchase its below mentioned property. The intending Purchasers/ Bidders should send their offer letters within 30 days from the date of publication of this Notice direct to its above address. The bid/offer received after 30 days of from the date of publication of this Notice will not be taken consideration. The offer of the highest bidder will be subject to the approval of the concerned Charity Commissioner and such highest bidder has to deposit with 20% of the total bid/offer amount. On the day he receives the intimation of acceptance of his bid and such final bidder will have to accept the price amount of the said property to be fixed by the concerned Charity Commissioner, otherwise the bid amount will be refunded without interest to such bidder Conveyance of the said property will be executed only after receiving the sanction of the concerned Charity Commissioner.

SCHEDULE OF THE PROPERTY

Flat No 207 on the Second Floor, in Trinity Square Co-Op. Housing Society Ltd., built up area admeasuring 805 Sq. ft situated at Survey No. 2, Hissa No. 2/9, Diwanman,

Date: 22/07/2020

SANTHOME TRUST OF KALYAN Fr. Jefrin Thomas Pallithara Trustee

GAD Circle Office, Wumbai Weslern, 1st Floor,

NOTICE INVITING TENDER

Name of Work Empanelment of Contractors for various talegories and disciplines for Circle Office fumbal Western Last date for submission of fender Cost of Tender

Rs 590/-31.07.2020 at inclusive of GST 03:00 PM ender document may be downloaded from bank's website - https://www.onbindia.in.uc to 3:00 PM on 30.07,2020. Chief Manage

Kamadgiri Fashion Limited

CIN: L17120MH1987PLC042424 Regd. Off .: B-104, 'The Qube', Off M. V. Road, Marol, Andheri (East), Mumbai - 400059. Tel.: 022-71613131 Fax: 022-71673199

Website: www.kflindia.com Email: cs@kflindia.com NOTICE

Pursuant to Regulation 29 read with Regulation 47 of SEBI (Listing Obligations and Disclosur Requirements) Regulations, 2015 Notice is hereby given that a Meeting of the Board of Directors of the Company will be held on Monday, July 27, 2020, inter-alia to consider and approve the Audited Financia Results for the quarter and financia

vear ended on March 31, 2020. Above notice is also available or website of the Company www kflindia com and website of the Stock Exchange www.bseindla.com.

For Kamadgiri Fashion Limited Mumbai Gauray K. Soni July 21, 2020 Company Secretary

Grandeur Products CIN L15500TG1983PLC110115

Registered Office: H. No. 1-62-192 3rd Floor, Dwaraks Avenue, Kayuri Hills Madhapur, Hyderabad, Telangana-500033 Tat: 040-48526855

E-mail: info@grandeurproducts.com Website: www.grandeurproducts.com

NOTICE
Pursuant to Regulation 47 read with
Regulation 29 of SEBI (Listing Obligations 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 Thursday, 30° day of July, 2020, to consider ster-alia and take on record the Audited Financial Results (Standalone and Consolidated) of the Company for the fourth quarter and financial year ended 31

March 2020.

urther, the trading window for dealing in ne securities of the Company has already een closed from 1st April, 2020 and shall urther remain closed for all insiders an dependents and immediate relatives) till 48 hours of conclusion of the Board Meeting in which the Unaudited Financial Results fo he gus ter ended 30th June, 2020 shall be

For further details, please refer to the belo ntioned URL: http://www.bseindie.com/stock-share-price grandeur-products-ltd/gpl/539235/

For GRANDEUR PRODUCTS LIMITED Place: Hyderabad (Whole Time Director)

DIN: 06991267

Institute Limited CIN No.: L85110TZ1997PLC007783 779/12, Avinashi Road.

Fel: 0422 4229900, 4229989. Fax: 0422 4229933 E Mail: companysecretary@lotuseye.org,

Lotus Eye Hospital and

NOTICE Pursuant to Regulation 29 read with Regulation

17 of the Securities and Exchange Board of india (Listing Obligations and Disclosur Requirements) Regulations 2015, Notice in hereby given that the meeting of the Board of Directors of the Company is scheduled to be held on Thursday the 30th July, 2020 at the registered office at 770/12, Avinashi Road, Cwi erodrome Post. Combatore - 641 014 to inta -alia consider and approve the Auditer Financial Results of the Company for the year ended 31st March, 2020. This information sha also be available on www.lotuseye.org ww.bseindia.com and www.nseindia.com

For Lotus Eye Hospital and Institute Limiter (Sd/-) Aakanksha Parma (Company Secretary

Sd/-Surendra Kumar Jain

Vasai Road (W), Taluka Vasai, Dist. Thane- 401 202.

NOTICE

GINNI FILAMENTS LTD.

Regd. Office : 110 KM Stone, Delhi Mathura Road, Chhate-281 401, Distt. Mathura (U.P.) CIN : L71200UP1982PLC012550

NOTICE In terms of Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements gulations, 2015, notice is hereby giver that a Meeting of the Board of Directors of the Company will be held on Tuesday, the 11th August, 2020 to consider inter alia the Unaudited Financial Results of the Company for the quarter ended 30th June, 2020.

The notice is also available on the Company's website at www.ginnifilements.com and on the website of the Stock Exchange at www.nseindia.com.

For Ginni Filementa Limited Bharat Singh Company Secretary 21.07.2020

RAJA BAHADUR INTERNATIONAL LIMITED

CIN: L17120MH1926PLC001273 Regd. Office: Hamam House, 3rd Floor, Ambaial Doshi Marg, Fort, Mumbai – 400001. Tel No : 022- 22654278 Fax: 022-22655210 E-mail Id: investor@rajabahadur.com Website: www.rajabahadur.com

Pursuant to the Regulation 47 (1) (a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, notice is hereby given that a Meeting of the Board of Directors of the Company will be held on Tuesday, 28thJuly, 2020 at 01.30 p.m., interalia,to consider and approve the followings:

Financial Statements Audited (Standaione and Consolidated) for theyearended March 31, 2020. Audited Financial Results (Standalon and Consolidated) for the quarter and

year ended March 31, 2020 Recommendation of dividend, if any. The notice of board meeting is uploaded on the website of the company at http:// www.rajabahadur.com/nac.phpand also on the website of the Stock Exchange at

For and on behalf of the Board Raja Bahadur International Ltd Akash Josh Company Secretary

Compliance Officer Place : Mumbai Dated : July 21, 2020

via website https://ncltauction.auctiontiger.net.

DETAILS OF ASSETS

Draft on or before 14.08.2020 in account mentioned below

plant and machinery and financial assets

Last Date for Submission of EMD 14.08.2020 before 07:00 PM

Sale of Corporate Debtor as going concern along Block 1 15,87,00,000 with all its assets including land and building.

10901012000093

Date and Time of Auction

spection Date & Time

Account Number

Beneficiary Name

Bank Name IFSC Code

Date: 22 07 2020

M/s OSAKA PHARMACEUTICALS PRIVATE LIMITED (IN LIQUIDATION

Liquidator Address: 330/348, Atlantis K-10, Sarabhai Main Road, Baroda-390023, Gujarat, India E-mail: Irp.osakapharma@gmail.com; Jinusb@gmail.com

E-AUCTION SALE NOTICE

Notice is hereby given to the public in general under the insolvency and Bankruptcy Code 2016 and Regulations there under, that the Process for Sale of Osaka Pharmaceutical

Private Limited in liquidation (Corporate Debtor)es a going concern will be sold by E-auction through the service provider M/s E-procurement Technologies Limited (Auction Tiger

interested bidders can submit the Expression of Interest, Confidentiality and Non-disclosure undertaking and non-refundable process participation fee of INR Rs. 20,000/-(including GST) through NEFT/RTGS/Demand Draft on or before 13.08.2020 in the account

The EMD (Refundable) shall be payable by interested bidder through NEFT/RTGS/Deman

Details of bank account are as follows:

Oriental Bank of Commerce R.C. Dutt road , Vadodara – 390907, Gujarat ORBC0101090 (5⁶ character is zero)

For detailed terms and condition of E-action sale, refer Sale Notice available on https://ncitauction.auctiontiger.net. For any query regarding E-auction, contact Mr. Ramprasad Sharma and Ms Neha Gyani at +91-6351896834, 079-61200531/559/594/554 E-mail ID Ramprasad@auctiontiger.net, neha.gyani@auctiontiger.net.

"Osaka Pharmaceuticals Private Limited - In Liquidation"

Abhishek Nager Liquidator of Osaka Pharmaceuticals Private Limited IBBI Reg. No: IBRIMPA Annilla Desagna Frivate Limited

Tuesday, 18.08.2020, Between 11:00 AM to 2:00 PM

On or before 13.08.2020 From 11:00 AM to 5:00 PM

BLOCK RESERVE PRICE (RS.)

Mr. Rushee Deopura: +91- 95740 85948)

Contact person (Mr. Hardik Surani: +91-81600 94709,

Business Standard MUMBAL EDITION

Printed and Published by Sangita Kheora on behalf of Business Standard Private Limited and Printed at M/s. Dangat Medi-Private Limited, 22 Digha M.I.D.C., TTC ndustrial Area, Vishnu Nagar, Digha, Na Mumbai, 400708 and M/s. Nai Dunia 23/4, 23/5, Sector-D. Industrial Area, J.K. Road, Near Minal Residency, Bhopal (M.P)-462023, & Published at

H/4 & I/3, Building H, Paragon Centre, Opp Birla Centurion, 99, Marg, Worl, Mumbai-40001.

Editor: Shyamal Majumdar

RM NO: 66308/1996 Readers should write their feedback at feedback@bsmail.in Fax: +91-11-23720201

For Subscription and Circulation Ms. Mansi Singh Head-Customer Relations Business Standard Private Limited. H/4 & I/3, Building H,Paragon Centre, Opp Birla Centurion, P.B. Marg, Worli, Mumbal - 400013 E-mail: subs bs@bsmail.in

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G HEGLIMITED

Regd. Off.: Mandideep (Near Bhopal) Distt. Raisen-462046, (M.P.)

Corp. Off.: Bhilwara Towers, A-12, Sector-1, Noida-201301 (U.P.) Tel.: 0120-4390300 (EPABX); Fax: 0120-4277841 Website: www.hegitd.com; E-mail: heg.investor@injbhilwara.com;

CIN: L23109MP1972PLC008290

Notice is hereby given that a meeting of the Board of Directors of the Company is scheduled to be held on Monday, the 10th August, 2020, to consider and approve inter-alia the Unaudited Financial Results

As per the Company's Code of Conduct for Regulating, Monitoring & Reporting Trading by Insiders, the trading window of the Company for the purpose of trading in the securities of the Company by its Designated persons and their immediate relatives shall remain closed from the end of the every quarter till 48 (forty eight) hours after the conclusion of the Meeting of the Board of Directors for the purpose of consideration and approval of financial results. Accordingly, the period of closure of trading window for dealing in Shares of the Company had already been in operation with efecfrom 1st July 2020 and shall remain closed till 12th August, 2020.

Please note that the re-opening of Trading window for dealing in the

for HEG LIMITED

NAGA Limited

NOTICE TO THE SHAREHOLDERS OF 29TH ANNUAL GENERAL MEETING

Notice is hereby given that the 29" Annual General Meeting of the Members of the Company will be held on Friday, 14" August, 2020 at 12:10 p.m. IST through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") to transact the business, as set out in the Notice

Notice is also given pursuant to Section 91 of the Compenies Act, 2013 that the Register of Members and Shara Transfer Books of the Company will remain closed from Saturday 8" August, 2020 to Friday, 14" August, 2020 (both days inclusive) for the purpose of Annua General Meeting of the Company.

14/2020 dated 8" April, 2020 and General Circular No. 17 /2020 dated 13" April, 2020 (collectively referred to as "MCA Circulars") permitted the holding of the AGM through VC / OAVM, without the physical presence of the Members at a common venue, in compliance with the provisions of the Companies Act, 2013 ("Act"), SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations, 2015") and MCA Circulars, the AGM of the Company will be held through VC / OAVM. The instructions for joining the AGM through VC / OAVM are provided in the Notice of the AGM. Members attending the AGM through VC / OAVM shall be counted for reckoning the quorum under Section 103 of the Act.

provided in the Notice of AGM.

member of the Company after dispatch of the Notice of AGM and holding shares as on 8" August, 2020, may obtain the Login lid and Password by sending request at helpdesk.evoting@cdslindis.com. The remote e-voting module shall be disabled by CDSL for

In case you wish to be a speaker at the AGM, please send your request through a mail to Company Secretary of the Company marikannav@nagamils.com on or before

Members who need assistance before or during the AGM, or have any queries or issues regarding e-voting, may refer Frequently Asked Questions ("FAQs") and e-voting manual available at www.evotingindia.com under help section or write an email to helpdesk.evoting@cdslindia.com or call 1800 225533.

EIH Limited A MEMBER OF THE OBEROI GROUP

Registered Office: 4 Mangoe Lane, Kolkata - 700 001 Telephone: 91-33-22486751 Facsimile: 91-33-22486785 Investor Service Division: 7, Sham Nath Marg, Delhi-110054 Telephone: 91-11-2389 0505 Facsimile: 91-11-23890575 Website: www.eihitd.com Email: isdho@oberoigroup.com CIN: L55101WB1949PLC017981

Notice

This is in furtherance to our Notice published on 14th July 2020 in an English Daily Business Standard and Bengali Daily Ei-Somoy about the conduct of Annual General Meeting of the Company through Video Conference/Other Audio Visual Means on Friday 14th August 2020 at 11.30 A.M., remote e-voting etc., Shareholders are hereby informed that KFin Technologies Services Private Limited ("KFINTECH"), for and behalf of the Company, have e-mailed the Annual Report for the year 2019-20 along with the Notice of the Annual General Meeting on Tuesday 21st July 2020 to all those shareholders whose e-mail address is registered with the Company depositories. The Annual report along with the Notice convening AGM is also available on the website www.evoting.karvy.com www.eihltd.com, www.nseindia.com, www.bseindia.com.

The Register of Members and share transfer books will remain closed from 7th August 2020 to 9th August 2020 (both days inclusive) Remote e-voting commences on 11th August 2020 at 10.00 a.m. and ends on 13th August 2020 at 5.00 p.m. Thereafter KFINTECH will disable the remote e-voting module. The cut-off date for determining entitlement of electronic voting is Thursday 6th August 2020. Members who have cast their vote through remote e-voting prior to the meeting date may attend the meeting but shall not be entitled to cast their vote again.

Any person, who acquires shares of the Company and become a member after sending of Notice by KFINTECH by e-mail and holding shares as on the cut-off date i.e. Thursday 6th August 2020 may obtain the login ID and password by sending an email to evoting@kfintech.com by mentioning their folio No./DP ID and Client ID. However, if the member is already registered with KFINTECH for remote e-voting, then he can use his existing user ID and password for casting vote.

In case of any query and/or grievance in respect of non-receipt of Annual Report and AGM Notice by e-mail and voting by electronic means, members may contact Mr. D. S. Nagaraja, Dy. Manager of KFin Technologies Private Limited, Selenium, Plot 31 & 32, Gachibowli Financial District, Nanakramguda, Hyderabad-500032 or at einward.ris@kfintech.com and evoting@kfintech.com or phone no. 040-6716 1582 or call KFINTECH toil free No. 1800-3454-001. For e-voting, Members may also refer to the Help & Frequently Asked Questions (FAQs) and E-voting user manual available at the download section of https://evoting.karvy.com

(KFINTECH Website). for EIH Limited S.N.Sridhar Place: Delhi Sr. Vice President & Company Secretary Dated: 22nd July 2020

Tel.: 07480-233524, 233525; Fax: 07480-233522

NOTICE

of the Company for the Quarter Ended 30th June, 2020.

Shares of the Company will be effective from 13th August, 2020.

Date : 21st July, 2020

site : www.nagam

Place: Noida (U.P.)

(Vivek Chaudhary) Company Secretary

Sd/

This Notice may also be accessed on the Company's website: www.healtd.com and on www.nseindia.com, www.bseindia.com

CIN: L24246TN1991PLC020409 Regd. Office: No.1, Anna Pillal Street, Chennal - 600 001. Telephone - 044 2536 3535

In view of the continuing COVID-19 pandemic, the Ministry of Corporate Affairs ("MCA") has vide its General Circular No. 20/2020 dated 5" May, 2020 read with General Circular No. 14/2020 dated 8" April, 2020 and General Circular No. 17 /2020 dated 13" April, 2020

through VC/OAVM shallbe counted for reckoning the quorum under section 103 of the Act. Company is pleased to provide its Members the facility of casting votes using an e-voting system ("remote e-voting"), through the e-voting services provided by Central Depository Services (India) Limited ("CDSL"). Additionally, the Company is providing the facility of voting through e-voting system during the AGM ("e-voting"). The Members who have casted their vote by remote e-voting may also participate in the AGM, but shall not be entitled to cast their vote again. The detailed procedure for remote e-voting and e-voting during the AGM is provided in the Notice of AGM.

The remote e-voting period begins on 11" August, 2020 at 10:00 a.m. IST and ends on 13" August, 2020 at 5:00 p.m. IST. The Members of the Company, holding shares as at the cut-off date of 7" August, 2020 may cast their vota either by remote e-voting or by e-voting during the AGM. Any member, who has acquired shares of the Company and becomes oting after 13° August, 2020 at 5:00 p.m. IST.

8th August, 2020.

In Compliance with the aforesaid MCA Circulars and SEBI Circular No. SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated 12th May, 2020, Annual Report for the financial year 2019-20 along with the Notice of the 28th AGM will be sent only in electronic mode to all the members whose E-mail IDs are registered with the Company / Depository Participant(s) on or before 23rd July, 2020 and same shall also be available on the Company's website www.nagamills.com, as well as on the website of Metropolitan Stock Exchange at www.massi.in

Date: 22.07.2020

On behalf of the Board For Naga Limited V. Marikanna Company Secretary



Place: Mumbai

सेन्ट्रल बैंक ऑफ़ इंडिया Central Bank of India

1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911 Head Office: Chandermukhi, Nariman Point, Mumbai – 400 021 **NOTICE FOR E-VOTING**

With reference to our earlier Notice of 13th Annual General Meeting (AGM) published in this newspaper on 11th July, 2020 and 15th July, 2020, this notice is hereby again given that pursuant to Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Rule 20 of the Companies (Management and Administration) Rules, 2014, the Bank offers Remote e-voting facility as an alternative mode of voting for the shareholders of CENTRAL BANK OF INDIA for the AGM scheduled to be held on Friday, 7th August, 2020 at 11:00 AM at the head office of the Bank situated at Chandermukhi, Nariman Point, Mumbai-400 021 (deemed venue of the meeting) through Video Conference (VC) or Other Audio Visual Means). the meeting) through Video Conference (VC) or Other Audio Visual Mean (OAVM), to transact the following business:

1) To discuss, approve and adopt the Audited Stand Alone and the Consolidate Balance Sheet of the Bank as at 31st March 2020, Stand Alone and Consolidated Profit and Loss Account of the Bank for the year ended 31st March 2020, the report of the Board of Directors on the working and activities of the Bank for the period covered by the accounts and the Auditors' repor on the Balance Sheet and Accounts.

To raise Capital through FPO/Rights/QIP etc. BY ORDER OF THE BOARD OF DIRECTORS for CENTRAL BANK OF INDIA

Place: Mumbai
Anand Kumar Das
Date: 20th July,2020
Deputy General Manager / Company Secretary NOTES

NOTES

Date of completion of sending of Annual Report containing Inter alia the Notice of AGM, Inter alia through email: 15th July, 2020.

Date and time of commencement of Remote E-voting: Tuesday, 04th August 2020 at 10:00 AM (IST).

Date and time of end of Remote E-voting : Thursday, 06th August 2020 a 05:00 PM (IST). Cut-off date: Friday, 31st July 2020

Any person who becomes a member of the Bank after sending of the Notice of the Meeting and holding shares as on the cut-off date i.e. Friday, 31st July

2020, may obtain the User ID and password by referring to the notice of AGM as sent to shareholders through email and also uploaded on Bank's website www.centralbankofindia.co.in under the link "investor Relations" and on https://instavote.linkinfme.co.in., the website of e-voting platform provider-Link Intime India Private Limited. The notice of AGM inter alia contains detailed procedure for remote e-voting. Remote e-voting shall not be allowed beyond 5:00 PM (IST) on 6th August Shareholders/ Members, who will be present in the Annual General Meeting through VC/OAVM by insteMeet facility and have not casted their vote on the Resolutions through remote e-Voting and are otherwise not barred from doing so, shall be eligible to vote through e-Voting facility during the meeting.

Shareholders/ Members who have voted through Remote e-Voting prior to the Annual General Meeting will be eligible to attend/participate in the Annua General Meeting through VC/OAVM by Insta Meet facility. However, they will

General Meeting through VC/OAVM by Insta Meet racility. However, they will not be eligible to vote again during the meeting.

9. A person, whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on the cut-off date, i.e. Friday, 31st July, 2020 only shall be entitled to avail the facility of remote e-voting and e-voting at AGM.

10. In case the shareholders/members have any queries or issues regarding e-voting, you can write an email to instameet@linkintime.co.in or Call at Telephone no. 022-4918 6270.



NOTICE

Pursuant to Regulation 47 (1) of the SEBI (Listing Obligations and Discloss Requirements) Regulations, 2015, Notice is hereby given that a meeting of the Board of Directors of the Company is scheduled to be held on Tuesday, July 28, 2020 at 11:30 A.M.

To consider, approve and take on record the Standalone and Consolidated Audited Financia Results of the last quarter and financial year ended on March 31, 2020.

The said Notice may be accessed on the Company's website at www.mirza.co.in and also or

ne portals of respective Stock Exchange(s) i.e. www.nseindia.com and www.bseindia.com By the order of Board For MIRZA INTERNATIONAL LIMITED (Ankit Mishra

Date : 21,07,2020 Place : Kangur

REDTAPE

Company Secretary & Compliance Office

इंडियन बैंक 🔼 Indian Bank

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mnal - 600 014

NOTICE

KIND ATTN: SHAREHOLDERS OF INDIAN BANK AND OF ERSTWHILE ALLAHABAD BANK

In terms of Section 10B of Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970, as amended, the amount remaining unpaid under dividend accounts of the Bank for a period of 7 years from the date of transfer to unpaid dividend account shall be transferred to the Investor Education and Protection Fund (IEPF) established under Section 205C / 125 of the Companies Act, 1956 / 2013. Accordingly, the unclaimed unpaid dividend for the year 2012-13 declared by Indian Bank as well as erstwhile Allahabad Bank (Allahabad Bank has been amalgamated into Indian Bank with effect from April 01, 2020) is due for transfer to IEPF during August 2020.

Details of Unpaid Dividends (Indian Bank and erstwhile Allahabad Bank) are available on the website of the Bank, i.e., www.indianbank.in at the link - "About Us > Investors > Shareholder Information > 8 (c) Unpaid / Unclaimed Dividend.

Shareholders of Indian Bank as also shareholders of erstwhile Allahabad Bank, who have not encashed their dividend warrants for FY 2012-13 are requested to send a written claim duly signed by the shareholder addressed to the Company Secretary, Indian Bank, Corporate Office, Chennal through email along with a cancelled cheque leaf at email id investors@indianbank.co.in or to Cameo Corporate Services Limited, Registrar and Share Transfer Agent (RTA) of the Bank at email id investor@cameoindia.com latest by August 10, 2020.

Shareholders of Indian Bank must mention their Folio No./DP ID and Client ID and shareholders of erstwhile Allahabad Bank must mention the Folio No./DP ID and Client ID under which they were holding shares of Allahabad Bank

Please note that the Bank will not entertain any claim directly received at the Bank / RTA from the Shareholders / Claimants after transfer of the said unclaimed / unpaid dividend amount to Investor Education and Protection Fund.

Arun Kumar Bansal Place: Chennai General Manager / CFO Date : July 21, 2020

balkrishna industries limited

CIN NO: L99999MH1961PLC012185 Regd. Office: - B-66, Waluj MIDC, Waluj Industrial Area, Aurangabad - 431136, Maharashtra, India. Tel No. +91 22 6686 3800 Fax: +91 22 6686 3898/99

Website: www.bkt-tires.com E-mail: shares@bkt-tires.com

NOTICE OF THE 58TM ANNUAL GENERAL MEETING
AND INFORMATION ON E-VOTING
Notice is hereby given that 58TM Annual General Meeting (AGM) of the
Members of BALKRISHNAINDUSTRIES LIMITED will be held on Wednesday,
the 12TM August, 2020 at 11:00 a.m. IST through Video Conferencing ("VC")/
Other Audio Visual Means ("OAVM") to transact the business set out in the
Notice convening the AGM. Members will be able to attend and participate in
the AGM through VC/OAVM facility only.

In compliance with MCA Circulars dated April 8, 2020, April 13, 2020 and May 5 2020, SEBI Circular dated May 12, 2020, the provisions of the Companies Act 2020, SEBI Circular dated May 12, 2020, the provisions of the Companies Act, 2013 ("Act") and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") the 58" Annual Report for financial year 2019-20 including the Notice convening the 58" Annual General Meeting (ACM) have been sent on 20" July, 2020 only through electronic mode to the Members of the Company whose email addresses are registered with the Company / Depository Participant(s) and is also available for download on the website of the Company i.e. www.bkt-tires.com, was sitted and National Stock Exchange of India Limited at www.bkt-tires.com, was sitted and National Stock Exchange of India Limited at www.nseindia.com respectively, and also on the website of Company's Registrar Kfin Technologies Private Limited ("KFinTech"); www.kintech.com fechnologies Private Limited ("KFinTech"): www.kfintech.com. Pursuant to the provisions of Section 108 of the Companies Act, 2013 read

with Rule 20 of the Companies (Management and Administration) Rules, 2014 as amended from time to time, and in accordance with Regulation 44 of the SEBI Listing Regulations, Members have been provided with the facility to cast their votes on all resolutions set forth in the Notice of the AGM using electronic voting system (remote e-voting). The company has engaged the service of Kfin Technologies Private Limited (KfinTech) for providing facility for remote e-voting, participation in the AGM through VC/OAVM and voting at the AGM.

Information and instructions including details of User Id and Password relating to e-voting have been sent to the Members through email. The manner of remote e-voting and voting at the AGM by the Members holding shares in dematerialized mode, physical mode and for members who have not registered their email addresses is provided in the Notice of the AGM.

The e-voting portal https://evoting.kanvy.com will be open for voting from Sunday, the 9° August, 2020 (9:00 a.m. IST) and ends on Tuesday, the 11° August, 2020 (5:00 p.m. IST). The remote e-voting module will be disabled by KFinTech for voting thereafter. During this period, the person whose name is recorded in Register of Members or in Register of Beneficial owners maintained by the depositories as on cut-off date i.e 5" August, 2020 only shall be entitled to avail the facility of remote e-voting as well as e-voting a

Any person who becomes a member of the Company after dispatch of the Notice of the Meeting and holding shares as of the cut-off date i.e. 5" August, 2020 may obtain the User Id and Password in the manner as provided in the Notice of the AGM

Only those Members / Shareholders, who will be present in the AGM through VC/OAVM facility and have not caste their vote through remote e-Voting are eligible to vote at the AGM as per instructions given in the notice. However, Members who have voted through Remote E-voting will be eligible to attend the AGM. Members will be able to attend the AGM through VC/OAVM provided by KFin Tech by accessing the same at https://emeetings.kfintech.com using their secure login credentials. Instructions for attending the AGM through

VC/OAVM is provided in the Notice of the 58" AGM. The resolutions proposed will be deemed to have been passed on the date of the AGM i.e. Wednesday, the 12" August, 2020, subject to receipt of requisite number of votes in favour of the Resolutions.

The results of e-voting will be placed by the Company on its website www.bkt-tires.com and on the website of KFinTech www.kfintech.com and also communicated to the Stock Exchanges where the shares of the Company Mr. GBB Babuji, the Practising Company Secretary (Membership No. FCS 1182

has been appointed as the Scrutinizer to scrutinize the evoting process. In case of any query pertaining to e-voting, please visit 'Help & FAQ's section available at KFinTech's website https://evoting.karvy.com. Members who need assistance before or during the AGM, can contact Mr. Thakur Birender Singh (Deputy General Manager) - Corporate Registry, Kfin Technologies Private Limited, (Unit: Balkrishna Industries Limited), Selenium Tower B, Piot No 31-32 Gachibowii, Financial District, Nanakramguda Hyderabad - 600 032 at Tel No. 040-67161627 / 040-67162222, email id: einward ris@kfintech.com

or contact toll free number 1800-3454-001. By Order of the Board For Balkrishna Industries Limited

Place : Mumbai Date : 21" July, 2020

Vipul Shah Director & Company Secretary DIN. 05199526

Asahi Songwon Colors Limited

"Adding Colors to life"

Regd. Office: "Asahi House", 13, Aaryans Corporate Park, Nr. Shilaj Railway Crossing, Thaltej Shilaj Road, Thaltej, Ahmedabad – 380 059, Gujarat Tel. No.: +91 79 68325000 email: cs@asahisongwon.com, website: www:asahisongwon.com, CIN:L24222GJ1990PLC014789

EXTRACT OF CONSOLIDATED UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2020



EBIDTA



PBT

Rs. in lakhs except EPS

				res. III lakii	a except Li
Sr. No.	Particulars	Quarter Ended 30-06-2020 (Unaudited)	Quarter Ended 31-03-2020 (Audited)	Quarter Ended 30-06-2019 (Unaudited)	Year Ended 31-03-2020 (Audited)
1.	Total Income from Operations	5782.32	7176.47	8179.39	28363.98
2.	EBIDTA before exceptional items	1101.40	1120.44	712.66	3518.27
3.	Net Profit for the period (before tax and exceptional items)	846.62	830.30	397.44	2326.79
4.	Net Profit for the period before tax (after exceptional items)	1224.21	830.30	397.44	2326.79
5.	Net Profit for the period after tax (after exceptional items)	953.03	609.62	537.89	2282.63
6.	Total Comprehensive Income for the period [Comprising Profit/(loss) for the period (after tax) and other comprehensive income (after tax)]	1384.69	(3.01)	507.77	1694.68
7.	Paid up Equity Share Capital (Face Value of Rs. 10/- each)	1227.23	1227.23	1227.23	1227.23
8.	Earnings per share (for Continuing and discontinued operations) Basic	7.77	4.97	4.38	18.60

Diluted 7.77 4.97 4.38 18.60 Notes: 1. The above un-audited financial results have been reviewed by the Audit Committee and thereafter approved by the Board of Directors of the Company in their respective meetings held on July 21, 2020.

Key Standalone Financial Information:				
Particulars	Quarter Ended 30-06-2020 (Unaudited)	Quarter Ended 31-03-2020 (Audited)	Quarter Ended 30-06-2019 (Unaudited)	Year Ended 31-03-2020 (Audited)
Total Income from Operations	5782.32	7176.47	8179.39	28363.98
Profit before Tax	1224.52	827.94	397.44	2326.84
	0.00.00	007.57		0000 10

Net Profit after Tax 953.39 607.57 3. The above is an extract of the detailed format of un-audited Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the un-audited Financial Results will be available on the Stock Exchange website namely www.bseindia.com and www.nseindia.com and also

> For and on behalf of Board of Directors Asahi Songwon Colors Limited Sd/-

> > Mrs. Paru M. Jaykrishna Chairperson & Mg. Director











Place: Ahmedabad

Date: July 21, 2020



on the Company's website at www.asahisongwon.com.











Birth pangs of virtual courts

Litigants will gain in the long run as digital justice will be faster and cheaper



OUT OF COURT

M J ANTONY

n an average day set for hearing new cases, the Supreme Court used to hear more than 800 cases in 16 court rooms. That was till the lockdown was imposed unexpectedly in March due to the coronavirus pandemic. Now only some five virtual courts are sitting, and they take up a hundred urgent matters. The situation is similar in other courts.

While the health and education sec-

the situation brought about by the coronavirus with some success, the policymakers in top judiciary were groping in the dark for four months now, including a laid-back vacation in between. The virtual court (VC) system functioning at present has been found to be deeply flawed and is assailed by the legal profession, represented by the Bar Council of India and several Bar associations. They have alleged that it is crippled by technical glitches, is opaque, violates the principles of open court and "basic structure", favours the rich and techsavvy law firms and tends to bring in inequalities in the profession. It has impoverished many lawyers who are given doles by some Bar associations. Some are reportedly leaving legal hubs and migrating to their native places and even changing profession.

Justice D Y Chandrachud of the SC, who is piloting the digitalisation, has dissuaded people from the idea that VC hearings are "some sort of a panacea". He kinds. They will permanently change

tors have been frantically trying to meet admitted that "we had to resort to VC hearings because Covid-19 descended without warning and we had no other choice". The SC has issued guidelines on virtual hearing. They involve simplifying the filing procedure, among other steps. They would take quite some time.

With 35 million cases pending in various courts, 65,000 in the Supreme Court itself, urgent steps should have been taken long ago. But the development was halting in the last decade. Videoconferencing in criminal courts started around 2003 and only in 2014 it became more prevalent, that too in prominent cases. The courts should now urgently set up special e-benches which should dispose of old cases where the issues might have lost relevance and parties might have given up hope. In a 2017 judgment, the SC itself had suggested this.

Litigants should welcome digital justice, despite the birth pangs. VCs are here to stay whether or not coronavirus succumbs to our prayers of various

the judicial system. For one thing, they will eliminate long-winded arguments by arguing counsels who earn lakhs of rupees per hour. Virtual hearing and streaming it to public will force lawyers to be less verbose and theatrical. Judgments are likely to be shorter. The new paperless system will eliminate cumbersome procedures, and would protect forests as 11 billion sheets per year are reportedly used in court proceedings. The system will be cheaper, faster and more democratic, as all parties and even judges will be equal before technology. Litigants need not go to crowded courts or tribunals situated

Governments will also gain as there would be no need to set up new benches of High Courts or the Supreme Court under political pressure. Artificial intelligence (AI) might reduce the need for appointment of more judges (another vexing issue) as AI might do some of intelligence is not cleared urgently, we

It is the subordinate courts and trigreen shoots.

bunals, which presently lack basic facilities like stable tables and chairs, that will find difficulty in adapting to the brave new world. They have to deal with original documents, scores of witnesses and accused persons kept in jails. Video proceedings might make it difficult for the judges to read the minds of witnesses who are not physically present. Lawvers will find it hard to sense the thoughts of judges and spin their arguments accordingly. Their cross-examination will be devoid of sound and fury, whose exaggerated versions are found in the last part of thriller movies and novels.

Amid the turmoil caused by the future crashing through the roof, the filing of new cases has fallen in recent months. But they will bounce back in all courts when the virus emergency is over. Litigants are either waiting for return of normalcy or abandoning their rights. Those who lost faith in the system meanwhile will try to settle issues out of court or in the streets. Police justice will rise. Bounced cheques might float like autumn leaves and debt recovery will be outsourced to 56-inch re-possessors. If the route to VC and artificial their job better, without fear or favour. might expect dark industries growing

CHINESE WHISPERS

Income source unmasked



The Lucknow Police have procured 50,000 masks from the state rural development department for distribution among those found in public places without wearing one. This will serve two purposes. The department will have an additional income and people who refuse to wear them will be covered up. Not that these masks are free. While offenders are liable to pay ₹500 as penalty for not wearing masks they are also supposed to buy two masks for ₹10 on the spot. Lucknow Police Commissioner Sujeet Pandey is at the forefront of the "masking" drive by conducting surprise checks at important intersections in the city and even pulling up policemen if they are found to be lax in following safety protocols.

Eggs in different baskets After the defection of Jyotiraditya

Scindia and his loyal MLAs in March, two more Congress legislators left the party in the last two weeks. First, Bada Malehara MLA Pradyumna Singh Lodhi and then Sumitra Devi Kasdekar from the Nepanagar seat quit the party and joined the ruling BJP. Lodhi was made chairman of the MP Civil Supplies Corporation with cabinet rank the day he joined the BJP. Like Lodhi, Kasdekar has not ascribed any reason for her resignation, but those in the know say the ruling party is wooing a clutch of Congress MLAs because it wants to reduce its dependence on Scindia's supporters. That's because, they say, Chief Minister Shivraj Singh Chouhan was under pressure from team Scindia while allotting ministerial berths and departments. With these two resignations, 26 seats have fallen vacant for by-election.

A princely tale

They are known as the "babalog" of the Congress. The latest speculation in political circles is that the "babalog", or princelings, born to leading politicians, could join forces to negotiate collectively and get a better bargain from either their parent party or the Bharatiya Janata Party (BJP). According to sources, there is already pressure on rebel Congress leader Sachin Pilot from the legislators who have supported him to negotiate with the BJP. These legislators do not see much hope in Pilot launching a party. But there are others who believe the younger generation in the Congress should form a breakaway group that could help get them a better bargain. The Congress's Uttar Pradesh leader Jitin Prasada, Maharashtra's Milind Deora. and a couple of others are being spoken of as possible leaders of this breakaway group. Tripura's Pradyot Deb Barman, who had quit the party last year, could be a welcome addition.

New orphan on the block

A difficult child from the word go, neither parent wants to take Air Asia India's full charge now that the pandemic has weakened it beyond recovery

ANJULI BHARGAVA

the world's aviation industry, fault lines are beginning to appear. In India, many players are in the throes of chaos and pain but at least one partnership — Air Asia India that was fraying even before the pandemic now finds itself at breaking point.

In the last few weeks, conflicting news reports have appeared across media on how the Tatas want to sell their stake and exit, followed closely by reports that the Malaysian partner Air Asia Berhard Asia Berhard — with its wealth of exwants to bow out.

The truth of the matter is that Air Asia India today is a failure — although neither side is openly acknowledging the fact — and is a bit like an unwanted child, with neither parent keen to take full responsibility. In 2014, Air Asia Berhard chairman Tony Fernandes might have sold a dream to then Tata Sons chairman Ratan Tata but over six years, the dream has effectively unravelled.

More recently, this newspaper carried a report claiming a valuation of cent stake, a figure almost everyone in the industry laughed off. Most argued that they would pay nothing — not even ₹2, as Ajay Singh famously did for Kalanithi Maran's stake in SpiceJet back in 2014 — because the joint venture has

requires large doses of capital injection to stay relevant. All this when aviation s Covid-19 tightens its grip on is at one of its lowest points in history and airline economics is likely to be grimmer than ever. "If someone is willing to pay Fernandes ₹550 crore for his 49 per cent in today's scenario, he should simply grab it," said one industry player. He says finding adoptive parents for this child in today's environment seems close to impossible and he wouldn't take it on even if it were handed to him free on a platter.

A point worth reflecting is why Air

perience and expertise failed to replicate its success in Malaysia and Thailand, in India. Barring these two countries, none of Air Asia India's forays in the region can be called unequivocal successes. One, comparisons with

Malaysia don't hold much water since that was home territory for Fernandes and he was able to manage government policy and the environment — a bit like Jet Airways

founder Naresh Goyal in India — to his advantage, besides being an early ₹550 crore for Air Asia Berhard's 49 per entrant. When Air Asia Berhard got going, serious competition was virtually non-existent in Malaysia and Fernandes, who famously bought the loss-making airline from its Malaysian owner for a token one ringitt in 2001, was able to offer a new product at the accumulated losses, many liabilities and right price point to capture a chunk of



AIR ASIA INDIA: VITAL STATISTICS

Promoters Air Asia Berhard

> Total staff: 3,100 approx. with 370 captains and co-pilots

Accumulated losses: ₹1,284 crore for year ended 2018-19

Tata Sons

Share capital: ₹534 crore for year ended 2018-19

First flight:

June 2014

Destination **21**

Current liabilities exceed current assets: ₹962 crore for year ended

Current

fleet size:

30 A320s

(plus 3 A320

Neos expected)

2018-19

Market

share

6.8%

the market. It was young and nimble. was one of the major factors that helped Moreover, Malaysian Airlines — the Air Asia succeed. It was able to quickly national carrier — was beset with all occupy an empty space (the country's the usual problems flag carriers suffer first low-cost airline) and a strong partner (then prime minister Thaksin Shiand far stodgier and relatively unsteady. "It was a bit like Jet Airways taknawatra) helped. Competition was viring on Indian Airlines in the early tually non-existent with only state owned Thai Airways and a very small, In Thailand, a very early entry (2004) boutique although well-managed Ban-

gkok Airways in the fray. Thai Air Asia was able to find its niche, and is now one of the dominant players in the country. It has contributed significantly to its parent's profitability over the years.

But in Indonesia (where Lion Air is the largest player) and in Philippines (CEBU Pacific is dominant), Air Asia Berhard remains relatively insignificant. Lion Air, in fact, has taken on Air Asia Berhard in its home country with its subsidiary Malindo and more recently in Thailand with Thai Lion. In Indonesia, Air Asia Indonesia is in a position similar to what Air Asia India is to IndiGo in India — more an annoying fly to swat at than something to take notice of.

Similar attempts to replicate its success in Malaysia and Thailand in China and Japan have not worked either for a variety of reasons. "Other than its own home base, it's only Thailand where it had a first mover advantage that Air Asia Berhard has been successful. In all other markets, its performance has been lackluster," says an industry source familiar with the region.

In India too, Air Asia India entered in 2014 when competition was already intense and the opportunity to manage the environment limited despite a powerful partner. This combined with a series of poor decisions, from choice of CEOs to routes that failed to deliver. landed the airline in the abyss it finds itself today. Controversies also dogged the venture from the word go.

Aviation industry analysts and observers are divided on how this unhappy saga will play out but almost everyone is convinced that we are seeing the beginning of the end. Tony Fernandes and Ratan Tata are faced with the sad prospect of watching their joint dream unravel.

days," says an industry analyst.

OBC sub-categorisation is caught up in bad politics

Anyone interested in social policy should demand that the Justice Rohini Commission findings be released as soon as the coronavirus pandemic subsides



YOGENDRA YADAV

ub-categorisation of Other Backward Classes (OBC) is a good idea caught up in bad politics. For the longest time, it was blocked by vested interests. Then it found endorsement due to external calculus of electoral politics. Now it is being deferred, once again, to suit the electoral calendar. Or, perhaps, something even more diabolic. It is time to push for an early, transparent and fair implementation of the OBC sub-categorisation.

On June 24, the Narendra Modi government extended by six months the term for the Justice Rohini Commission, which is meant to inquire whether and how the 27 per cent OBC quota in central government jobs and educational institutions should be subdivided.

It was the ninth extension of this fivemember commission. When it was constituted in October 2017, the commission was meant to give its recommendations within 12 weeks, perhaps in time for Karnataka elections. The Modi government was in a great haste then. Apparently, the commission was ready to submit its recommendations, some of which had even been leaked in the media, way back in 2018 itself. Since then, the government has found one pretext after another to ensure that the bombshell that it wanted to lob does not land in its lap. Clearly, the commission is happy to play along, ready to invent arduous routes and accept new

tasks, to justify its continuation.

A good idea

The problem is not that the Justice Rohini Commission is unable to come to any clear conclusion. The commission must have been given a political brief when it was set up: its job was to split the OBC quota. At any rate, the case for dividing up OBC reservation into sub-quotas is pretty straight-forward. What is called the OBC is not a social community. It is a rather ungainly legal-administrative nomenclature that puts together a wide range of disparate social groups and communities, with the sole qualification of being socially and educationally "backward" compared to the "upper" castes.

The 3,500-odd castes and subcastes listed in the central list of OBCs include at least five very different kinds of social groups. First of all, there are powerful landowning farming communities like Jats, Yadavs, Kurmis in the Hindi heartland, Vokkaligas in Karnataka, and Kunbis in Maharashtra. The second group comprises a large number of numerically small peasant and allied communities such as fishworkers and herdsmen who have little or no land holdings. The third group includes artisanal communities like weavers, blacksmiths, carpenters and those engaged in handicrafts. Then there are the traditional "service" communities — barbers, washermen, entertainers, and so on. The fifth and residual category includes nomadic communities or groups traditionally engaged in socially stigmatised occupations like begging, stealing or crime.

The case for sub-categorisation follows from this bewildering diversity. An ocean like this cannot possibly comprise social groups of similar levels of "backwardness". The official OBC list includes groups that are only a couple of steps behind the upper castes, and also castes and communities that are worse off than some Dalit communities. Clubbing them all together in a single basket, as the Mandal Commission did, was bound to set up an unfair race within.

Little wonder that after three decades of the implementation of the Mandal Commission's report, we find that a disproportionately large share of jobs have gone to a very small number of communities, largely from the first category mentioned above. The Justice Rohini Commission seems to have found some facts and figures that validate this widespread impression.

Sub-categorisation is a simple way of addressing this inequality within the OBCs. The overall 27 per cent quota can be split into two or three sub-quotas and the OBC list accordingly split into those many parts. Those castes that have taken disproportionate advantage so far could be clubbed together and given a sub-quota as per their population share. This would ensure that the most backward communities would have a sub-quota of their own and won't be required to compete in an unfair race.

Simply put, the reason that the OBCs deserve reservation is also why the most backward among the OBCs deserve a subquota. I have been arguing for this for more than a decade. The Supreme Court had explicitly endorsed this idea in the famous Indra Sawhney judgment (paras 801-3, 859-5), which is the binding wisdom on this matter. At least nine states are already using sub-quotas for the OBCs in government

The problem is political. Ideally, this subquota should have been introduced in 1990 with the implementation of the recommendations of the Mandal Commission. The Commission's report had a note of dissent that recommended splitting the OBC quota. But the dominant landowning communities, the driving force behind the pro-Mandal movement, did not allow any subquota because it would have hurt them. The UPA government extended OBC reservation to educational institutions, but continued to dodge this difficult question. The Bharatiya Janata Party (BJP) took it up because its vote bank was outside the powerful landed

communities. It needed to court the most backward within the OBCs. Hence the BJP's alacrity in considering sub-quotas within the OBCs and also the Scheduled Castes (SC).

The difficulty now is that the BJP has discovered that it does enjoy substantial support among the dominant farming communities as well. So, it does not want to do anything to annoy them. Hence the decision not to use the sub-quota card before the 2019 Lok Sabha election. The same consideration appears to weigh with the government now, before the Bihar Assembly election scheduled later this year. The Modi government seems to be keeping both options open: defer the quota till an opportune moment or just put it in a permanent freeze. We should not be surprised if the commission wants to wait for the data of Census 2021 to finalise its report. That would

Way forward

Anyone interested in social policy should demand that the Justice Rohini Commission findings be released as soon as the coronavirus pandemic subsides. The real debate should not be about whether there should be a sub-quota or not. The serious issue is how to carve out the sublists and assign them appropriate quota.

The courts have repeatedly said that such a classification cannot be arbitrary. It should be based on credible evidence, something the Justice Rohini Commission appears to be engaged with. There is also the more difficult task of determining the population share of each caste group in the absence of a caste census. It would be appropriate to do this classification at the state level because the socio-educational condition of the same caste varies from state to state. All this requires an informed public debate.

But perhaps the Modi government is waiting to use this announcement as a political brahmastra, in case the current trend of its loss of popularity continues and it faces a legitimacy crisis. Is this the social upheaval that could distract India from the death of democracy? That is a diabolical thought. But you have to be politically naïve not to entertain it.

(In special arrangement with ThePrint)

The author is the national president of Swaraj India. Views are personal

LETTERS

Intelligent spending

This refers to the editorial 'Managing public debt' (July 21). Macroeconomics deals with the creation of wealth and growth indices, while microeconomics, guided by government policies after analysis of the needs of stakeholders, helps in understanding and designing how the

wealth can be spent. Covid-19 has helped us realise that we lag in the application of microeconomics, which incurs infectious expenditure and debt. The unique problem amid Covid-19 is that every sector has been eroded of wealth and the ability to create it. Nations need massive deficit financing and more importantly its judicious allocation for optimum benefit with job creation at the core.

Yesterday (Monday), 27 European nations concluded their discussions on extra budgetary provisions for post-pandemic economic recovery. For every member nation, the allocation has been split into loans and grants. Amounts misspent would be deemed as loans and would incur penalties. Our central and state governments can emulate this

Mumbai

Win-win situation The proposal of the government

to reduce the adjusted gross revenue on wireline broadband from 2.5 per cent to 1 per cent is a pleasant surprise for telcos that are saddled with huge dues. This move is aimed at giving a boost to wireline telephone and broadband. The wireline telephone, which lost its way amid the exponential growth of mobile phones, is currently languishing at just 2 per cent of overall customer base.

This needs to change. Work from home getting wider acceptance amid Covid-19 could be the right catalyst for increasing the wireline broadband penetration. The telcos must seize the opportunity. It's a win-win situation for everyone — the telcos, government and consumers. For the telcos, it would increase their top line by increased data consumption; government would reap dividends higher goods and services tax collection and consumer could enjoy the boundless virtual world.

Sanjeev Kumar Singh

Letters can be mailed, faxed or emailed to: The Editor, Business Standard, Nehru House, 4 Bahadur Shah Zafar Marg, New Delhi 110 002 Fax: (011) 23720201 · E-mail: letters@bsmail.in R Narayanan Navi All letters must have a postal address and telephone number

HAMBONE



Ground realities

Problems along the LAC demand transparency

t is now becoming clear that the pullback of Indian and Chinese troops along the Line of Actual Control (LAC) in eastern Ladakh is more complex than the robust official narrative suggests. Recent media reports from a variety of sources have all pointed to the same fact: That Chinese intrusions are deeper and cover a broader set of points on the map than has been officially admitted, and that the so-called "buffer zone" between troops of both countries encompasses, in fact, a significant portion of Indian territory. As late as July 18 — almost two weeks after de-escalation talks began between National Security Advisor Ajit Doval and Chinese Minister of Foreign Affairs Wang Yi — The Hindu reported that a second assessment by security agencies revealed that Chinese troops were yet to fully move out of a key patrolling point that is about 1.5 km inside Indian territory. Despite Defence Minister Rajnath Singh's muscular statement that "not one inch of our land can be taken by any power in the world", Chinese troops still occupy an area along the north bank of Pangong Lake and it goes five to eight km beyond what Beijing claimed during its 1960 boundary talks with India. There have been reports of Chinese intrusion 15 km into the Depsang plains. Given that 20 Indian soldiers lost their lives in brutal combat, defending these same areas in June, it is vital for the government to come clean on the full extent of the problem it faces along the LAC.

Those tragic and wholly avoidable deaths make it imperative for the defence establishment to launch a proper enquiry into how the intrusions were allowed to happen along an area that falls squarely on the Indian side of the LAC — and, more to the point, why it took over a month for the infiltration to be detected. Poor intelligence has been a repeated failing of the Indian military — from Kargil in 1999 through Pathankot and Uri (both 2016) to Pulwama in 2019 — resulting in casualties. Unless this basic flaw is addressed on an urgent footing, India is likely to see history repeating itself as an escalating tragedy. China's well-armed incursions along the LAC are just one facet of the threat along the northern borders. There is also growing concern, expressed by serving and former generals, of a China-Pakistan pincer in Ladakh, which China had refrained from during the 1965 and 1971 wars, when Cold War calculations counted for something.

The second lesson must, therefore, be that defence capital budgets have to be boosted immediately and for some years to come. Right now, India spends no more than 25 per cent of its defence budget on capital expenditure — less than Pakistan's 37 per cent and considerably lower than China's 41 per cent. Most of the defence budget is absorbed by salaries and pensions, which the one-rank one-pension scheme has bulked up. India will need to find resources for improving defence capabilities. That apart, long-term requirements tend to be unaligned to priorities or budgetary realities and requisitioned on an ad hoc basis. Banning Chinese imports and investment and stirring anti-Chinese sentiment cannot make up for underspending and poor planning, now that it is evident that the country's security environment has taken a turn for the worse.

A multilateral solution

Create joint norms on digital taxation with other jurisdictions

peaking recently at a meeting of G-20 finance ministers and central bank governors, Finance Minister Nirmala Sitharaman raised the vexed issue of cross-border digital taxation, and said that a "consensus-based solution" should be simple, inclusive, and based on a robust economic assessment". The finance minister was right to bring up the problem at this venue, since the question of taxing cross-border digital services is one that the G-20 (together with the Organisation for Economic Co-operation and Development, or OECD) has sought to address for some time now. Indeed, Ms Sitharaman's words directly echoed the work programme on digital taxation produced by the OECD/G20 Inclusive Framework on Base Erosion and Profit Shifting, or BEPS. India has of course introduced since April 1 a 2 per cent "equalisation tax" on non-resident ecommerce companies, which has proved to be controversial. This adds to a previous 6 per cent tax on revenue earned by non-resident companies from advertising. The government must now work harder to demonstrate that its decisions on taxing cross-border digital services are within the mainstream of policy reactions globally.

The reason for this effort is the need to repair the economic relations with the US in such a way that it aids India's recovery from the effects of the pandemic and the pre-existing investment and demand slowdown. This particular issue should not be seen as a specific irritant in India-US relations. The US has launched a "Super 301" enquiry — an investigation under Section 301 of the 1974 US Trade Act — into digital services taxes in its trading partners, to "investigate and respond to a foreign country's action which may be unfair or discriminatory and negatively affect US commerce". The Indian government's argument is that the equalisation tax is not discriminatory, in that it is levied on all non-resident e-commerce companies. However, the government must also accept that questions can legitimately be asked about whether the levy favours domestic competitors over non-resident companies. Further, the levy itself has several inconsistent facets, which needs to be addressed. For example, if particular goods from a foreign country are not subject to tax in India, then why should a digital transaction for these goods be subject to the new tax? The rules also cover all transactions with an "Indian" IP address, even if between two non-residents.

India is not the only country to seek to fairly tax the big transnational digital services companies. Eight large economies in the European Union, as well as Britain, Mexico, and Tunisia, have introduced digital services taxes of some kind, according to a recent report of KPMG. Others, such as Australia, have extended goods and services tax to imported digital services or introduced taxes targeted at multinationals. The Indian solution is far from the best of the various ones on offer. But as the BEPS project itself argues, some form of digital tax can work at best as an interim solution till international tax treaties reflect the changed digital economy. India's commitment to multilateralism over unilateralism means that the government must seek out its counterparts with similar concerns about digital services taxes, and produce the inclusive and simple principles that can underlie these treaties. It will then have something to take to the US, as part of a coalition of concerned countries.

ILLUSTRATION: BINAY SINHA



The Congress has lost the plot

After two successive general election defeats, the party has now relapsed further into chaos

DOUBLE TAKE

VIR SANGHVI

and its agencies, from Hindu fundamentalists, from what it sees as fascist elements, and from the money power that the Bharatiya Janata Party (BJP)

All this may well be true. But the Congress uency that is fast turning against it. And while it may be able to fight off attacks from the BJP and its associates, this is a constituency that it cannot had failed, to correct its mistakes, and to become afford to lose.

A large number of educated Indians, who might be described for want of a better term — as secular liberals, are growing increasingly disillusioned with the Congress and are reluctantly coming around to the view that the party is unable (or even unwilling) to effectively oppose the BJP.

These are people who subscribe to what the Congress party says are its core values. They are perturbed by the unchallenged exercise of power by the Modi government, concerned about the spread of

majoritarianism, dismayed by the alienation of minorities, worried about the threats to freedom of speech, and fearful that the basic character of the Indian nation may change beyond recognition if this government gets its way.

These are the same people who watched horrified as the United Progressive Alliance-II (UPA-II) hurtled from scam to scam while Manmohan Singh sleepwalked through the last two years of his prime ministership creating the leadership vacuum that Narendra Modi rushed in to fill. Later, they watched

ithin the top echelons of the Congress, a appalled as such measures as demonetisation siege mentality has set in. The party feels wrecked the India growth story and they wondered it is under attack from the government if we were getting the worst of all possible worlds: A ruthless exercise of untrammelled government power but without any increase in efficiency of delivery or prosperity.

This constituency looked to the Congress to effectively oppose the regime. It was disappointed when sometimes forgets that there is one other constitinto another electoral debacle. They waited, after that defeat, for the Congress to recognise where it

> Instead the Congress party has lost itself in issues of personality and power. Rahul Gandhi announced, after the election results, that he would step down as

an effective opposition again.

Congress president. This should have been the cue for a larger renewal. But that never happened: The party has just drifted along, rudderless, with no new internal elections being called and no significant introspection. It is not clear what Mr Gandhi's status is now, but mysteriously he appears to still call the shots and is still the face of the

Congress's opposition to the Modi government

despite having resigned as president. Even as the central leadership in Delhi coasts along, personal battles have erupted in the states. The significance of Jyotiraditya Scindia and Sachin Pilot's revolts is that neither was framed in terms of ideology. Mr Scindia did not leave because he had differences over policies; he had not suddenly become a believer in Hindutva. He left because he felt he was being mistreated by Kamal Nath. Similarly, Mr Pilot has rebelled because he feels he The writer is a journalist and TV presenter

is being sidelined and humiliated by Ashok Gehlot.

Like nearly everything else in the party these days, the current mess is not about ideas. It is about power and personal ambition. Early in his tenure as general secretary during UPA-I, Mr Gandhi spoke about the need to move away from dynasty and instituted a system of internal elections.

That spirit is now missing. There is very little talk of internal democracy now. Instead, the talk is of a bunch of entitled dynasts acting as though they have a right to rule. Whether it is Mr Gandhi's position at the head of the party or the complaints about not getting top posts made by Mr Scindia or Mr Pilot, all of this is essentially about entitlement and per-

As for the Congress's core values, its mission to fight for an idea of India, how seriously can one take this when so many members of what used to be called Rahul's team are either negotiating with or have already joined the BJP? To be able to join or conspire with this extreme version of the BJP, the defecting dynasts could never ever have believed in any secular, liberal vision of India.

Even after last year's electoral humiliation, many of the Congress supporters believed that the party could recover. It is unusual for any party to win a third general election, so there is the distinct possibility that anti-incumbency may fell the BJP in 2024. But that hope is now fading. Even if the BJP loses, it seems unlikely that the Congress will win. And so the disillusionment and anger among Congress supporters are growing.

There is increasingly a sense that the new generation of Congressmen are stubborn, spoilt children who insist on having everything their way — or they stamp their feet and walk away. Even Mr Gandhi is viewed as part of this trend. His post-defeat resignation is being seen as no more than a hissy fit. Otherwise, why is he still around? How can a party president resign and then never leave?

The vacuum that the Congress party is creating will be filled in all the states when it has no strong regional leadership. In Delhi, Arvind Kejriwal has annexed the Congress vote. In Maharashtra, the Shiv Sena is moving to occupy the anti-BJP space. In Andhra, the YSR Congress is the only Congress that matters. In Bengal, Mamata Banerjee has already made the Indian National Congress irrelevant.

Strangely, the Congress seems to have learned nothing from its defeats. At a time when its supporters worry that the idea of India is under attack, the party is still preoccupied with its own battles. It seems set to go into the future— and the next general election—with exactly the same leader and the same chaotic style that led it to two of the worst defeats in its history.

And that, as they say, is the classic definition of insanity: To do exactly the same thing again and again and still expect a different result.

Are sovereign gold bonds a good idea?

an asset should be high when its price is low, and vice versa. However, in practice, the demand for an asset is quite often high when its price is rising. And, the demand tends to be low when the price is low and falling. This appears to be follows now. true also for sovereign gold bonds (SGBs). These are denominated in terms of gold. The demand for SGBs is high now when the price of gold is high and rising Earlier, when the price of gold was low, the demand for SGBs was low.

Though SGBs were launched in November 2015, almost 35 per cent of the amount mobilised is in the current financial year. And, gold price, as of July 17, has shot up 39 per cent over the last year.

Historically, the price of gold has increased over time in the long run. However, only a relatively small part of this is real appreciation; a good part is due to the general inflation. A study for the long period, from 1836 to 2011. shows that gold's average annual real

appreciation rate is 1.1 per cent (Robert Barro and Sanjay Misra, *Economic Journal*, 2015). Historically, periods of high real appreciation have been followed more or less by periods of low real appreciation.

It is clear now that, ceteris paribus, more SGBs will get sold at a time when the real price of gold is high than at a time when its real price is low. Also, given that SGBs are, for all practical purposes, redeemable after eight years only, if the current real price is high, then the real appreciation till

ommon sense suggests that the demand for the time of redemption is likely to be low. More as instruments that are better than physical gold. generally, it is likely that more SGBs will be ready for redemption in future at a time when the real price will be low than at a time when the real price will be high. An interesting conclusion

high and buying (or redeeming) low in real terms

This has a corollary. The investors could be entering now into a deal that may not be adequately rewarding.

It is true that SGBs can be good not just for the government but also for the economy. Investors invest in gold-denominated bonds and not physical gold. So, there is no need for the country to spend on gold imports. While this is true, it is still the case that effectively SGBs may not be good for investors.

All this is not to say that the SGBs are always bad for investors. In fact, they can be a good investment when

the real price of gold is low relative to its plausible long-term trend. That is when the real appreciation till the time of redemption is likely to be good. So, SGBs can be a good investment. But not many investors invest when assets are available at relatively low prices!

What we need are instruments that are not just in the of interest society and government but also in the interest of investors, and that is indeed possible. The SGBs are typically marketed by distributors

This is true but somewhat misleading. This is because the choice is not just between physical gold and SGBs; it can be more general. There are, in this context, other assets like bank deposits, units issued by mutual funds, real estate investment trusts The Government of India may be — inadvertently (REITs), international funds, and so on. Some of - running a profitable "business" here - selling these can be, at this juncture, probabilistically speaking better investments for a period of eigh years despite the 2.5 per cent interest, some tax benefits, and the denomination in terms of gold in

The main issue is the future price of gold. It is true that if one senses that going forward the market for gold is likely to be weak, then the SGBs can be sold in the market before the redemption date. So. there is an exit route. But that is available in practice only if volumes traded are decent. Even more important, the difficulty is that if one has to keep making sense of which way the gold market will go, then the SGBs will fall in the category of speculation and not investment.

It does help to diversify. However, the ideal time for that was when the gold price was low. Finally, isn't gold and accordingly an investment in the SGBs a safe haven? Well, not quite. The price matters. If one buys a "safe" asset at a high real price and then one has to possibly sell or redeem at a time when the real price is low, then the so-called safety is itself questionable.

The writer is visiting faculty, Indian Statistical

Mahabharata deconstructed



PANDEMIC PERUSING

RITA BHANDARI SAMBRANI

hanks to the ennui caused by endless television reruns of B R Chopra's Mahabharat (1988) and its later clones with their tawdry settings and costumes, overacting to the hilt, with sham Sanskrit-studded stilted dialogues, I found great joy in rediscovering a prize jewel in my library, Dr Iravati Karve's magisterial essays on the epic titled Yuganta. I reread it slowly, savouring every nuance the learned social anthropologist brings out as a priceless nugget from her careful

reading of the original text. That this should happen in 2020, the 50th anniversary of her death, is an apt coincidence.

Dr Karve was born in 1905 in what was then Burma (hence her first name), earned her master's degree in sociology from Bombay University in 1928 and a PhD in anthropology from Berlin two years later. She was a daughter-in-law of the great pioneer of women's education and widow remarriage Maharshi DK Karve. She helped run Maharshi Karve's women's university before joining that renowned institution of cultural scholarship, the Deccan College of Pune.

I first learnt of Dr Karve and Yuganta in the United States in 1968-69. Its Marathi version won the Sahitya Akademi award for the best Marathi book of 1967. It was then serialised in a Marathi literary magazine, now defunct, called rather inappropriately Satyakatha (True Stories). Shreekant, my husband. would read out from his subscription copy the Karve essay sentence by

sentence and translate it into English. I found it engrossing.

But like most people, I can truly enjoy a literary work only through reading and the only language I read is English. We returned to India in 1971, a year after Dr Karve's death. But she had published Yuganta in English before then, because many of her acquaintances did not know Marathi. She says that the English version is not a translation but a rewrite. And she being truly bilingual, nothing is lost in this transition. She writes lucidly, in a contemporary manner, despite the burden of tradition her theme carries. Her scholarship is wide-ranging, encompassing classic Greek and Latin

Dr Karve claims not to be a Sanskrit scholar. She read the Mahabharata because she liked it; can there ever be a better reason to do so? She read the Bhandarkar Oriental Research Institute's critical edition, based on the earliest manuscripts from the seventh and the eighth century. Many later interpolations are omitted in this edition, but Dr Karve thinks that even

texts as well as the Jaina manuscripts.

this is not the original one, because there are internal discrepancies. She had hoped that someday the original core of Java (victory), a history (itihasa), could be retrieved.

GURBACHAN SINGH

She first wrote an essay on the Kaurava matriarch Gandhari, because she found her fascinating. Dr Karve's purpose in writing it was to communicate her feelings. When a reader asked "Who in the world was

Gandhari?" she was dismayed and briefly considered abandoning writing, but luckily for us, continued her series over the next five years.

Dr Karve believes the Mahabharata to be the history of events that took place ca 1,000 BC, in the northern plains around present-day Delhi, culminating in a great fratricidal battle between cousins. It is the history of the pastoralist Aryans invading a new land and clearing it for cultivation,

after vanquishing indigenous people, but in the process assimilating them through intermarriages and adopting some rituals and mores. The caste system was just emerging, Brahmins and Kshatriyas being the elite, with interchangeable roles. Their illegitimate progeny, the sutas, played supporting roles.

Stripping the epic of much embellishment through its careful reading, Dr Karve comes to the conclusion that, above all, it is a story

of stoic people, not Stripping the superhuman beings. epic of much They held certain values embellishment dear, but could not always through its careful adhere to them. The Bard reading, Dr Karve says that the fault lies not comes to the in the stars but in the people themselves but Dr conclusion that, above all, the Karve believes that fate Mahabharata is a and character both story of stoic people, affected the Mahabharata not superhuman personalities, Bhishma. beings Kunti, Yudhisthira, Arjuna, Draupadi, all

have character flaws. Some, notably Karna, aspire to nobility, but due to their fatal flaws cannot adhere to the code of gallantry and chivalry in moments of crises Krishna Vasudeva is no avatara to Dr

Karve but a most sagacious person; his eternal friendship of Arjuna is the luminous centrepiece of the narrative. But he, too, must suffer his ordained fate of being betrayed by his own warring kinsfolk.

"Men, women, kings, beggars and even gods cannot be liberated from the course of fate. They all have to see sorrow, hardship and ruin along with happiness, well-being and success... Each had to behave as was expected of a person in that position and each strove hard to attain values implicit in that situation," Dr Karve observes. She believes that the later

literature might have beauty and charm, but none has the sharpness of the Mahabharata or anything that provokes thought. She is especially severe on the bhakti cults and their romanticisation.

Dr Karve had probably not even heard of Jacques Derida, the patron saint of modern deconstructionism, because his first works appeared just before she died. But Yuganta is the deconstructionist classic of all times.

Pandemic Perusing is an occasional column about books and reading by our writers and reviewers

Business Standard MUMBAI | WEDNESDAY, 22 JULY 2020 The Smart TOUS TOUR TOUR

Shares of PowerGrid jumped 6.4 per cent, the most among Nifty stocks, amid a strong buying momentum in PSU stocks. Analysts say the stock is trading below the fair value of ₹220. Further, it offers attractive dividend yield of 6 per cent and is trading at a P/E below 10

QUICK TAKE: POWERGRID JUMPS ON PSU BUYING

"If the current market gains hold till the end of the month, this will be the best July for the stock market in the past 20 years" SANDIP SABHARWAL Investment advisor



Big Bull's portfolio rises 32% to over ₹10K crore

Rallis India, Escorts, Jubilant Life, and Crisil help Jhunjhunwala beat markets; the value of investments surges ₹2,618 crore since April 1

DEEPAK KORGAONKAR & PUNEET WADHWA Mumbai/New Delhi, 21 July

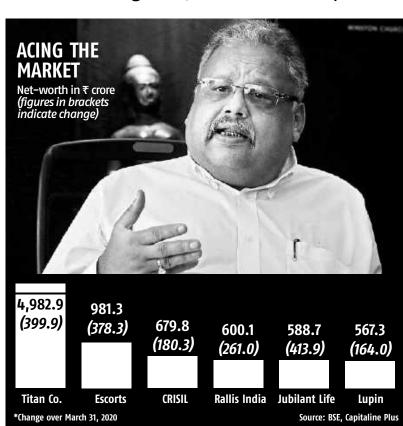
he value of investments made by ace stock-picker Rakesh Jhunjhunwala and his family has surged past the ₹10,000-crore mark, with the net-worth of his portfolio rising by ₹2,618 crore since the start of this financial year (FY21). Based on Tuesday's closing, the Jhunjhunwala family's investments in listed companies were worth ₹10,965 crore, up 32.4 per cent from ₹8,284 crore at the end of March.

In the April-June 2020 quarter (Q1FY21), Jhunjhunwala increased his stake in Rallis India, Jubilant Life Sciences, Federal Bank, Edelweiss Financial Services, NCC, and Firstsource Solutions (FSL), and trimmed his holding in Lupin and Agro Tech Foods. the latest shareholding pattern available on the exchanges show. He added Indian Hotels and Dishman Carbogen Amcis to his portfolio by acquiring more than 1.05 per cent stake in the June quarter.

His stake in Titan Company and Escorts remained unchanged, along with 16 other firms, including Orient Cement, Multi Commodity Stock Exchange of India, ION Exchange, Crisil, and Fortis Healthcare.

Among the lot, Rallis India, Escorts, Jubilant Life Sciences, and Crisil helped Jhunjhunwala's portfolio beat market returns at the index level since April 1, 2020. These stocks collectively added half, or ₹1,234 crore, of the total gains made in Jhunihunwala's portfolio during the period under review. Titan, however, underperformed the market, gaining 8.7 per cent, as against a 28.7 per cent surge in the Sensex during the period. Given the sharp run-up in the markets since their March 2020 lows. most analysts are now cautious and suggest the trajectory will depend on the number of Covid-19 cases and the progress in vaccine research. That said, equity as an asset class, they believe, should deliver good returns from a long-term horizon.

"Given the significant rally, we believe



the global equity market may remain on similar views and suggested a cautious the sidelines over the next few months as profit-booking may set in. Within equities, Indian equities may underperform their Asian peers over the next few months because of lack of a demand stimulus," wrote Jitendra Gohil, head of India equity research at Credit Suisse Wealth Management India, in a July 16 note. It was co-authored with Premal Kamdar, equity research analyst. They remain bullish on the agri-linked, telecom, FMCG, and utility sectors. Ajit Mishra, vice-president for research at Religare Broking, echoed

stance on the markets.

"The markets are largely focusing on earnings and the recent announcements by index majors have positively surprised, which, in turn, is fuelling the recovery. Besides, the global markets are also not showing any signs of slowing down, helping the index to maintain the momentum. However, the rising number of Covid-19 cases and talks of community transmission may affect this pace. We suggest focusing more on risk management and opting for quality counters for investment," he said.

THE COMPASS

HUL's Q1 strengthens case for earnings upgrade SHREEPAD S AUTE

Synergy benefits from GSK Consumer merger, Wash buy give leg up to firm's portfolio

Base=100 Jul 21,'20 Jul 1,'19

Hindustan Unilever's (HUL's)

fronts, and also indicated its March lows. Strong support from its

resilient portfolio and analyst at Sharekhan, says, along with synergy benefits Consumer, bode well

Although the Q1 numbers are not strictly comparable by 4.2 per cent year-on-year earnings estimates," he (YoY) to ₹10,406 crore, beating added. expectations of ₹9,880 crore. The growth was driven by products, which accounted ness and grew by 6 per cent in

other discretionary and outof-home consumption prodnumbers in the first quarter ucts (20 per cent of revenues), ergies from GSK Consumer of the financial year 2020-21 which also impacted overall (Q1FY21), reported after marproduct mix, led to an 8 per

Street estimates on the vol- umes. Yet, overall volume income) supported HUL's ume and operating profit performance was better than operating performance. analysts' expectations of an Ebitda (earnings before interpotential for earnings 11-13 per cent volume decline. est, taxes, depreciation, and upgrades. This should lift HUL said, its underlying volsentiment for the stock, ume growth reflects the which was flat YoY, was ahead which is up 26 per cent from impact of product mix and actual volume growth.

improved cost efficiency, "Besides better-than-expect- ₹2,529 crore, slightly lower ed performance in Q1, HUL's than the estimate of ₹2,574 from the merger of GSK resilient portfolio, which has crore. HUL reported an large revenue share, would continue to see good growth going ahead supported by distribution synergies from because GSK Consumer's GSK Consumer merger." We merger came into effect from believe there would be April 1, HUL's top line grew upward revision in HUL's will still be bumpy. The

merger and VWash acquisi- have some impact, which the health, hygiene and nutrition tion have strengthened management also alluded to. HUL's portfolio. The compa- Thus, how the company for 80 per cent of overall businy is also enhancing them manages its overall supply with new launches — Horlicks with added Zinc is be crucial.

However, a sharp drop in an example.

ance coupled with cost synmerger and lower advertising spends (393 basis point down ket hours on Tuesday, beat cent fall in the underlying vol- as a percentage of operating amortisation) of ₹2,644 crore, of the ₹2,577 crore estimated by analysts. Its pre-tax profit Kausthubh Pawaskar, before exceptional items declined by 1.1 per cent YoY to exceptional cost of ₹118 crore related to merger and business integration in Q1.

While Q1 beat estimates and there is scope of earnings upgrade, the road ahead unprecedented situation and localised lockdowns in many The GSK Consumer parts of the country could and distribution chain will

Cost-control measures cement ACC's Q2 showing

Valuation of 7.6x its CY21 EV/Ebitda and EV/tonne of \$79 appears attractive

Jul 21.'20 Jul 1.'19 Compiled by BS Research Bureau UJJVAL JAUHARI

2020 (Q2) bore the brunt of the lower by 1.3 per cent YoY. lockdown as cement volumes

May, some recovery was seen expenditure, too, fell. in June. Yet, ACC's sales volestimates of brokerages such year-ago period. as Emkay Global.

industry players, the all-India average cement price per 50kg bag was up 7.6 per cent sequentially and 2 per cent YoY to ₹335 - 340.

Thus, ACC's reported

Lower prices of inputs such declined. ACC's accounting as coal and pet coke led to a vear is January-December, fall in fuel and freight expensthe peak months of April and employee costs and other

With firm realisations and umes declined 34 per cent lower cost, Ebitda per tonne, year-on-year (YoY) and 27 per according to analysts, was at cent sequentially to 4.8 mil- ₹915, better than ₹741 in the lion tonne (mt) in Q2. March 2020 quarter, but a attractive at 7.6x its CY21 enter-However, it was in line with shade lower than ₹922 in the

Volumes were in line with

of ₹363 crore.

Pre-tax profit at ₹399.81 term overhang on the sector.

cement realisations stood at crore was in line with expecta-₹5,144 per tonne according to tions of ₹396 crore, whereas ACC's performance in the analysts, up 9.4 per cent net profit of ₹268 crore, down second quarter ended June 30, sequentially but marginally 41 per cent YoY and 16 per cent sequentially beat estimates of

After the results, Emkay Global raised its CY20, CY21, However, good realisations es, the two biggest cost com- and CY22 Ebitda estimate by and cost-control measures lift-ponents. Operating cost per 51, 32, and 25 per cent, respeced its operational performance. tonne, thus, contracted by 7.5 tively, considering higher While cement demand per cent YoY and 2.7 per cent cement prices, cost-saving iniwas significantly impacted in sequentially to ₹4,326, as tiatives, and improved demand scenario. YES Securities, too, has raised its Ebitda estimates by 29.3 per cent and 6.1 per cent for CY20 & CY21, respectively.

> Valuations, too, appear prise value (EV)/Ebitda and an EV/tonne of \$79, say analysts.

ACC's stock jumped 4 per Cement realisations held estimates, while cost controls cent on Tuesday after the firm the fort. Aided by production surprised positively, said reported its strong performand pricing discipline among Kunal Shah of YES Securities, ance. However, its sustain-Ebitda (excluding other ability is crucial. Binod Modi at operating income) at ₹444 Reliance Securities maintains crore, down by a third YoY, was his positive stance, but says ahead of a consensus estimate weak volume scenario remains a near-to-medium

Vaccine hopes, **EU** deal help indices surge

NIFTY RISES 1.3%



SUNDAR SETHURAMAN

Thiruvananthapuram, 21 July The benchmark indices on

Tuesday rose on hopes of a Covid-19 vaccine and after European Union leaders agreed on 11.8-trillion budget and recovery package.

A positive start to the results season also boosted sentiment. Rallying for the fifth day, the Sensex closed at 37,930, up 511 points, or 1.4 per cent. The Nifty rallied 140 points, or 1.3 per cent, to end at 11.162. Both indices closed at their highest levels since March 5-just before the sharp Covid-19 triggered selloff. In the past two months, the market has surged more than 25 per cent.

The latest surge was underpinned by news reports suggesting that vaccines against Covid-19 might be ready by the end of the year.

'Correlation of Indian mkts with global peers will be high'

The markets have taken all the bad news regarding the surge in Covid-19 cases in India, economic stress, and sub-par corporate earnings in their stride. RAHUL SINGH, chief investment officer (CIO) for equities at Tata Asset Management, tells Puneet Wadhwa that he remains overweight on consumer, telecom, energy, and private banks. Edited excerpts:

How worried are you given the rapid rise in the equity lows in the absence of support from earnings growth?

India's valuation premium to other emerging markets (EMs), which had declined to 20 per cent in March 2020, is now at an average level of 35-40 per cent. So, there is less room for

outperformance. Correlation of Indian markets with global peers will be high from here on. Market trajectory will also depend on the pace of

CIO (equities), economic recovery. Some states are entering relockdown that can impact the overall growth numbers again and stall recovery. A combination of these factors will drive the markets from here on apart from global liquidity events. From a longterm perspective, there is opportunity for India from the emerging supply chain

and geopolitical dynamics. Good monsoon, along with from the agri-dependent sectors (agrochemicals and tractors), can drive growth.

How should investors approach their equity allocation now?

 $Investors\, need \,to\, focus\, on\, the$ diversified large, mid or

multi-cap segments asthevaluation discount of mid/small-cap is adequate at this stage. In addition, certain pockets of value have potential for better valuation.

especially if the government's move towards privatisation picks up. Given that the broad market valuation seems to be having relatively less room for a significant appreciation and the short-term news flow could remain volatile. balanced advantage funds are agood option and have weathered the storm very well



in the past four-five months. As far as diversified equity funds are concerned, a staggered approach is advisable.

Your estimates for corporate earnings in the April–June 2020 quarter and financial year 2020-21?

The consensus Nifty earnings per share estimate for FY22 has been 15 per cent so far. with the risk of 5 per cent cut, given the lack of fiscal stimulus and staggered lockdown removal. The demand across industries is backat70-90 percent of pre-Covid-19 levels but the real picture will emerge in August-Septemberafterpentup demand and restocking.

More on business-standard.com

Majesco shareholders see sharp gains after US sale

RAM PRASAD SAHU

Mumbai, 21 July The decision of Majesco

(India) to sell its US subsidiary to private equity player Thoma Bravo is likely to open up a cash bonanza for Indian shareholders.

Given the acquirer is paying \$13.1 per share (₹970), the deal values the Nasdaq-listed Majesco (US) at \$594 million (₹4,430 crore). The offer is at a 72 per cent premium to the closing price on the Nasdaq. Majesco (US) offers software services and solutions to insurance companies and has been valued at 4 times its FY20 sales.

Majesco (India) will get \$421 million or ₹3,154 crore for its 74 per cent stake in the American **UPPER CIRCUIT** Majesco BSE IT 115 111.73 110 105

100

95

90

108.90 Jul 21,'20 Jul 6,'20

entity. Given the market capitalisation of Majesco (India) is around ₹1,000 crore, the buyout price is thrice the valuation of the listed Indian parent. After capital gains tax, the Indian entity is expected to get ₹2,550 crore. Coupled with cash on the books, total cash with the company would be ₹2,581 crore, according to Devang Bhatt of ICICI Securities.

Majesco (India) has indicated that it will distribute the amount among shareholders by way of dividend or buyback. which would peg the fair value of the stock at ₹852 a share. This is 121 per cent higher than Monday's price of ₹386.

The stock hit the upper circuit in trade and was up 5 per cent on Tuesday, closing at ₹401.15.

US subsidiary accounts for almost all of the revenues of the company and given the acquirer intends to take the company private, the timeline of the deal completion and cash distribution is key for investors. The transaction is expected to be closed IN BRIEF

Mindspace biz **REIT sets IPO** price band



Mindspace Business Parks REIT, backed by K Raheia Corp and Blackstone, has fixed the price band of ₹274 to ₹275 per unit for its initial public offering (IPO). India's second REIT IPO, after Embassy Office Parks REIT in 2019, is looking to raise up to ₹4,500 crore. The IPO comprises of fresh fund raising of ₹1.000 crore and offer-for-sale of ₹3,500 crore Mindspace REIT has already received commitment worth ₹1,125 crore from institutional

Digital MF platforms look to diversify to drive growth

Mumbai, 21 July

Digital mutual fund (MF) platforms are looking to diversify their business with $private\,equity\,(PE)\,funding\,in\,a\,bid\,to$ create a sustainable revenue model before funding the next leg of growth.

"Over the past two years, PE flows were strong. Now, PEs want to see some revenues from platforms offering direct plans online. Some of the players have also started to diversify in services such as stock broking and insurance," said Vijay Kuppa, co-founder of Orowealth.

The rush of establishing new MF platforms has slowed down, with players looking for a monetisation play in this segment," said Nithin Kamath, cofounder of brokerage Zerodha, which runs the MF platform Coin.

Besides MF products, Paytm Money

has started to offer National Pension System (NPS) products on its platform. In December last year, Paytm Money had also received approval from the Securities and Exchange Board of India (Sebi) for stock broking.

Bengaluru-based investment platform Groww has also started to offer investment in stocks on its platform.

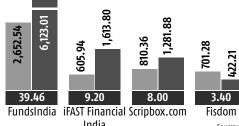
Players operating in this space say that platforms that have proven their business models are likely to be able to access funding to take their growth cycle

'We are looking at diversifying as clients are showing interest in other products such as direct equities. We are also working on allowing clients to access direct international equities through our platform. Good businesses will continue to attract funding," said Harsh Jain, cofounder of Groww.



SEEKING SUSTAINABLE MODEL Top mutual fund online platforms

Gross inflows ■ Avg. assets ■ Commissions (₹ crore)



Industry observers say that platforms will have to offer propositions with strong differentiators.

'Platforms will have to go beyond their user interface to differentiate

themselves and solve a real customer problem in creating alpha-generation portfolios. Through a combination of machine learning and artificial intelligence, such platforms would need to look at offering services that help in managing investor portfolios," said Srikanth Meenakshi, founding partner and head, platform and technologies for primeinvestor.in.

Further, industry participants say that slowdown in MF flows can also have an impact on the segment and prolonged pressures can lead to consolidation.

In June, flows to equity schemes had seen a dip of 96 per cent from the previous month. This was the worst month for the industry in terms of flows to equity schemes in over four years.

Digital platform providers say that they are not seeing any material client exits on their platform to be worried about.

"Direct plans have continued to gain traction among millennials, who are holding onto their investments amid the volatility and are also seeing gains from the recent market upmove," Jain added.

Sebi amends insider trading regulations



The Securities and Exchange

Board of India (Sebi) has amended insider trading norms, wherein listed entities will have to maintain a structured digital database containing nature of unpublished price-sensitive information. This comes after the board of Sebi approved a proposal in this regard last

Bajaj Finance disappoints in Q1; all eyes on collections

Higher provisioning in line with priority to mitigate balance-sheet risk

SHREEPAD S AUTE & SUBRATA KUMAR PANDA Mumbai, 21 July

he top line of Bajaj Finance in the June 2020 quarter (Q1) was better than Street estimates, but the lender lagged on the profit front because of Covid-19-led increase in credit cost.

The consumer finance major reported a 12.4 per cent year-on-year (YoY) increase in consolidated net interest income to ₹4,152 crore, beating consensus estimate of ₹3,638 crore. But, a threefold rise in bad loan provisioning saw profit before tax fall 29.3 per cent YoY to ₹1,310 crore, 35 per cent lower than the expectation of ₹2,019 crore.

The company made additional provisioning of ₹1,450 crore in Q1, taking the contingent credit loss provision due to Covid to ₹2,350 crore or 10.8 per cent of the moratorium book. Total provisions, along with that for Covid, rose to ₹2,973 crore at the end of June (13.7 per cent of moratorium book) as against ₹1,870 crore at the end of April.

Its moratorium book came down to ₹21,705 crore — 15.7 per cent of the assets under management (AUM) at the end of Q1 — from ₹38,599 crore (27.1 per cent of AUM) at the end of April because of improved collections. The improvement in moratorium was across segments.

Higher provisioning and moderate growth of 7 per cent YoY in AUM were in line with the company's priority to mitigate balance-sheet risk, including efficient liability management.

Shweta Daptardar, analyst at Prabhudas Lilladher, says: "Bajaj Finance's Q1 provides comfort on the collection front and provision for moratorium book. Though there will be some delinquencies due to Covid-19 in FY21, the impact shall be limited."

A major chunk (around 70 per cent) of consumer B2C and mortgages, which together account for over 50 per cent of AUM, saw no bounce history in recent times. "This is very positive," opines Daptardar, who also foresees a 15-16 per cent upside in the stock.

After the resumption of activities in May, the bounce rate and collection efficiency of all 1.7 million newly disbursed loans are in line or marginally better than pre-Covid-19 loans and, if this trend continues, the company expects to focus on growth in the second half of FY21. Thus, how the collection trend pans out in Q2 will be crucial.

Q2 will also be crucial in terms of

RFDORT CARD

NEFUNI CAND		
Figures in ₹crore	FY20	Jun 2020 qtr
Net interest income	16,913.0	4,152.0
YoY change (%)	42.4	12.4
Profit before tax	7,322.1	1,309.7
YoY change (%)	18.5	-29.3
Net profit	5,263.8	962.3
YoY change (%)	31.8	-19.5
Source: Company		

TURBULENT PHASE







Sanjiv Bajaj (left) will replace Rahul Bajaj as non-executive chairman on August 1

Rahul Bajaj hands over reins to son Sanjiv

ABHIJIT LELE

Mumbai, 21 July

Sanjiv Bajaj will be new non-executive chairman of Bajaj Finance from August 2020. He will succeed Rahul Bajaj, who has

company since its inception in 1987 and the group for over five decades.

As part of a succession plan, Rahul Bajaj has office as chairman of the

been at the helm of the board with effect from close of business hours on July 31, the company said in an exchange filing.

Rahul Bajaj will continue to serve as a nondecided to demit the executive non-independ-

at Narnolia Financial Advisors, says, "There is no clarity on the overdue status of the moratorium book." Therefore, Q2 results will give some idea whether the current Covid-19 provisioning is sufficient, he adds.

for the March dues ended in June and slippages, if any, would be reflected

Currently, 85 per cent of the lender's business is functional. It estimates AUM growth of 10-12 per cent in FY21, assuming no further lockdown. According to its estimates, more than 75 cities in which it operates will show return to pre-Covid volumes by October, a further 40-75 cities by November, another 10-40 cities by January 2021 and the top 10 cities by March next year.

It has also increased FY21 credit cost

delinquencies. Deepak Kumar, analyst expectations from April due to extended disruptions, and reversed interest income of ₹220 crore related to moratorium account. Analysts consider this as a prudent step.

In the first quarter, gross NPAs fell by 210 basis points sequentially to 1.4 per The three-month moratorium period cent because of an 86 per cent fall in slippages.

The lender said it has acquired 0.53 million new customers in Q1, taking its total consumer base to 42.95 million, up 16 per cent YoY. Its capital adequacy ratio at the end of Q1FY21 stood at 26.4 per cent, with tier 1 capital at 22 per cent.

On the whole, how Q2 pans out would be crucial for the stock, which shed 4.3 per cent after results on Tuesday. Part of the fall, however, can be attributed to profit-booking as the stock had risen 45 per cent from its lows in March.

There is no harm in booking some profit

Many feel that the rally is on its last legs, and provides an opportunity to stock investors

JOYDEEP GHOSH

For investment advisor Arun Kejriwal, the reason is clear for booking profit: "This rally can last a day or seven days or more, but we will see a sharp correction sooner than later. The initial earnings numbers comprise a clutch of companies which were more or less not impacted by the Covid-19 pandemic very badly. The numbers of brick-and-mortar companies will hurt. So, this euphoria in the markets can last only for some more time."

According to Kejriwal, if there is money to be made during such times, investors should do so now.

The Sensex is already up over 48 per cent since its March 23 intra-day low, and it is just short of its all-time high. That is, the index is just 10.6 per cent short of the closing all-time high of 41,952 points on January 14, 2020, and 11.5 per cent short of the intra-day all-time high of 42,273 points on January 20, 2020.

In just six months, indices have hit a new high, fallen sharply and risen again significantly. And those who entered the market during March might already be sitting on good money. And a lot of stocks would have hit their all-time highs, giving an opportunity for investors to make good profits. In July itself, 16 stocks have hit their all-time highs

(see table) in the NSE 200. "Some high net worth individuals have already been using this opportunity to sell stocks because the continuing rise in the number of Covid-19 cases with little visibility, in terms of flattening the curve or any cure, means that the market will correct in the days to come," says another fund manager.

Investors who have made a lump sum investment in schemes have also seized the opportunity to exit because of the sudden turnaround, say industry players. Many would also want to sit on cash because going forward, there could be good opportunities to enter whenever there is a correction.

However, experts say there is a worrying trend that a lot of retail investors have moved from mutual funds to stocks, which is reflected in the sharp rise in the number of Demat accounts since April and a fall in the



@ ALL-TIME HIGH IN JULY

As of July 21	All-time high (₹)
Reliance Industries	1,978.8
Tata Consultancy Services	2,333.0
Infosys	955.5
HCLTechnologies	662.4
Britannia Industries	4,010.0
Biocon	447.0
Larsen & Toubro Infotech	2,336.0
Info Edge India	3,317.8
Tata Consumer Products	437.8
PI Industries	1,789.8
Filtered for NSE200 stocks	Source: Bloomber

collections of mutual fund schemes. Clearly, with more time in their hands,

many have started dabbling in the markets. Many, it seems, are getting into penny stocks - stocks that are priced as low as ₹1 or even less — to make a quick buck.

"Investors are buying these stocks in bulk, leading to a sharp rise/fall in them. The problem with such deals is that when the going is good, it is easy money but if things go bad, investors

might lose entire capital. So, investors are better off avoiding them. And if they have already bought some of these stocks, exit while the going is still good," adds the fund manager.

YOUR

MONEY

As far as mutual fund investments go, stick around if you are putting money through regular systematic investment plans. You can reduce investments if unsure about the market conditions or facing a financial crunch. But such times may actually give good returns if you are able to continue with investments.

Silver's golden run continues; trades at ₹57,000 on MCX

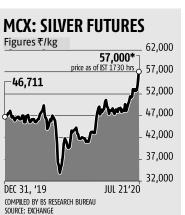
Silver is becoming the new gold. The price of the white precious metal touched rallying 4.8 per cent on Tuesday. On the $MCX, September \ futures \ are \ trading \ above$ ₹57,000 per kg. Since March-end, silver has given 39 per cent return to investors as against gold's 14.3 per cent. The metal is now fast approaching the ₹60,000-mark.

On the other hand, gold closed 0.5 per cent higher at ₹49,579 per 10 gram in the spot market on Tuesday. On the MCX, the yellow metal was trading at ₹49,200 per 10 gram. The gold-to-silver price ratio, which reflects the relative strength of these metals against each other, has now decreased to 88.8. It had reached as high as 124 early this calendar year.

"Increasing Covid-19 infection, supply concerns, and hopes of further stimulus have supported silver's safe-haven demand and pushed its international price to a nearly four-year high of \$21 an ounce. Support from Comex silver, too, help the price surge. Still, silver is likely to continue its bullish run despite overbought readings," said Ajay Kedia, Kedia Advisory, Mumbai. The international gold price was around \$1837 an ounce.

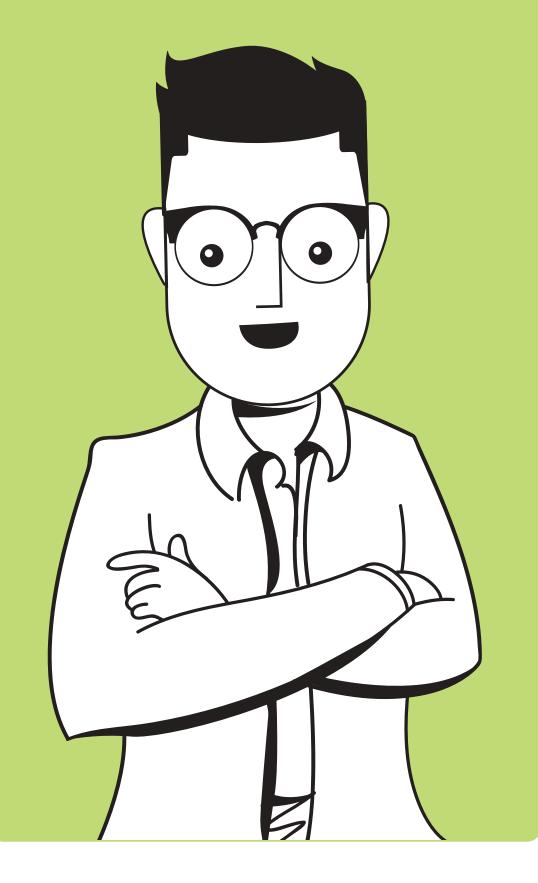
Generally, the silver price follows gold's. Recently, the gold price had touched a new high of ₹49,348, and now silver is following the trend and heading towards new peak.

Anuj Gupta, AVP, Angel Broking, said: "Industrial demand increased globally. ETFs, too, are supporting silver. The holding of the biggest silver ETF - BlackRock's iShares Silver Trust, has surged by \$2.45 billion to \$9.72 billion this year. In India, a good monsoon is also one of the reasons for the increase in the price of silver. Demand for silver jewellery from rural areas has also supported the metal. We expect silver to test ₹60,000 levels soon. Festival demand is also supportive."



SPEAKS

"Politics. Economics. And other Domino Effects."



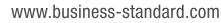
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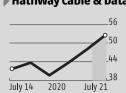






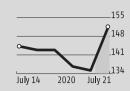
DAY'S TOP LOSERS





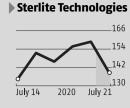
▶ Hathway Cable & Datacom Locked in upper circuit for third straight day ₹47.95 PREVIOUS CLOSE **₹52.70** CLOSE

▲ 9.91% UP



▶ Kolte-Patil Developers Trading volume jumps more than five times ₹135.15 PREVIOUS CLOSE ₹151.65 CLOSE

▲ 12.21% UP

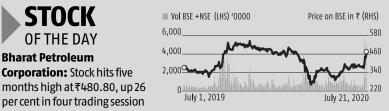


166 Top loser among the A group stocks ₹158.75 PREVIOUS CLOSE

₹138.75 CLOSE

▼ 12.60% DOWN

STOCK 6,000_ OF THE DAY **Bharat Petroleum Corporation:** Stock hits five months high at ₹480.80, up 26



Company	Close (₹) 21 July '20	% Chg	Wt (%)	PE Con	Std	Company	Close (₹) 21 July '20	% Chg	Wt (%)	PE Con	Sto
Adani Ports	314.7	-0.8	0.5	17.0	33.1	ITC	192.3	-0.2	4.9	15.4	15.6
Asian Paints	1724.3	-1.6	1.6	61.1	62.3	JSW Steel	210.0	1.5	0.6	12.7	9.6
Axis Bank	446.2	2.8	2.2	67.9	77.4	Kotak Mah Bank	1359.0	3.0	4.1	31.3	45.2
Bajaj Auto	3004.3	0.1	0.8	16.7	17.0	L&T	938.1	2.0	2.7	13.8	18.9
Bajaj Fin	3292.5	-4.3	1.8	37.7	40.6	Mah & Mah	588.3	-1.0	1.2	575.7	55.0
Bajaj Finsrv	6384.4	-3.6	0.8	30.2	152.4	Maruti Suzuki	6130.9	4.5	1.7	32.6	32.8
Bharti Airtel	567.8	-1.4	2.6		-	Nestle India	17275.6	0.2	1.3	-	82.0
Bharti Infratel	198.9	-2.1	0.4	11.1		NTPC	88.4	1.4	0.9	7.5	8.6
BPCL	464.2	6.2	1.0	33.0	37.5	ONGC	82.5	2.7	0.8	9.5	7.8
Britannia	3880.4	-2.6	1.0		53.4	Power Grid	173.7	6.2	0.9	8.2	8.4
Cipla	662.3	-1.8	0.7	34.5	23.0	Reliance Ind	1971.6	2.7	13.1	31.8	40.4
Coal India	133.1	0.1	0.6	4.9	7.3	SBI	194.4	1.9	1.5	8.8	12.0
Dr Reddys	4033.6	-1.4	1.0	33.1		Shree Cement	22440.8	0.8	0.6	-	51.6
Eicher Motor	20116.7	4.8	0.6	30.1		Sun Pharma	477.3	-1.4	1.1	30.4	
GAIL	103.8	3.6	0.5	5.0	7.1	Tata Motors	108.5	3.2		30.4	33.1
Grasim Ind	603.1	0.0	0.5	9.0	31.2	Tata Steel	359.2	1.9	0.5	26.1	6.0
HCL Techno	652.4	0.6	1.4	15.1		TCS	2225.1	0.8	4.8	26.7	27.2
HDFC	1883.7	4.3	6.7	15.2	18.4	Tech Mahindra	620.7	-0.3	0.8	14.9	
HDFC Bank	1138.6	0.5	10.2	22.9	22.9	Titan Company	1015.2	1.3	0.9	60.0	
Hero MotoCorp	2869.2	0.3	0.8	15.8		UltraTech	3863.3	0.0	0.9	19.4	20.7
Hindalco	160.0	-0.6	0.5	9.5	58.0	UPL	458.4	1.0	0.5	22.1	76.0
HUL	2318.0	-0.6	4.3	80.7	80.8	Vedanta	110.8	2.5	0.5	22.1	70.0
ICICI Bank	378.8	4.4	5.1	25.6	30.9	Wipro	271.4	0.2	0.4	15.9	17.5
IndusInd Bank	523.5	-1.0	0.7		8.2	Wipro Zee Enter	153.8	-0.6	0.8	9.3	10.9
Infosys	936.8	0.3	7.2	23.4	25.0						
IOC	93.5	5.8	0.9	-	67.0	Nifty 50	11162.3	↑ 1.3	100.0	22.7	24.8

Asian Paints	1723.6	-1.6	1.8	61.1 62.3	Mah & Mah	588.5	-0.9	1.4	575.9	55.0
Axis Bank	446.2	2.9	2.5	67.9 77.4	Maruti Suzuki	6132.9	4.5	1.9	32.6	32.8
Bajaj Auto	3004.4	0.1	0.9	16.7 17.0	Nestle India	17284.1	0.2	1.5		82.0
Bajaj Fin	3292.9	-4.3	2.0	37.7 40.7	NTPC	88.4	1.4	1.0	7.5	8.6
Bajaj Finsrv	6381.4	-3.6	0.9	30.1 152.3	ONGC	82.4	2.6	1.0	9.5	7.8
Bharti Airtel	567.8	-1.4	3.0		Power Grid	173.6	6.1	1.0	8.2	8.4
HCL Techno	652.0	0.5	1.7	15.0 18.5	Reliance Ind	1971.9	2.7	15.0	31.8	40.5
HDFC	1883.4	4.4	7.7	15.2 18.4	SBI	194.4	1.9	1.8		12.0
HDFC Bank	1139.6	0.6	11.6	23.0 22.9	Sun Pharma	477.3	-1.4	1.2		35.7
HUL	2319.1	-0.5	4.9	80.7 80.9	Tata Steel	359.1	1.9	0.6	26.1	6.0
ICICI Bank	378.9	4.4	5.8	25.6 30.9	TCS	2225.6	0.7	5.5		27.3
IndusInd Bank	523.4	-1.0	0.7	- 8.2	Tech Mahindra	620.8	-0.4	0.9		13.2
Infosys	936.7	0.3	8.2	23.4 25.0					60.0	
ITC	192.3	-0.3	5.6	15.4 15.6	Titan Company	1015.0	1.3	1.0		59.4
Kotak Mah Bank	1358.8	3.0	4.7	31.3 45.2	UltraTech	3862.4	-0.1	1.1	19.4	20.7
L&T	937.8	2.0	3.1	13.8 18.9	BSE SENSEX	37930.3	↑1.4	100.0	24.1	25.8

WODID IND	ICEC								Equity Net	Debt Net	Equ	uity Net
WORLD IND	ICE2							On 20 Jul	1648	368		589
Indices	(lose %	Chg* Indices			Close	% Chg*	On 17 Jul On 16 Jul	802 -1202	65 -613		214 594
Americas (Jul 20,20)			Asia/Pao	cific (Jul 21,20)				On 15 Jul	-35	-582		936
Nasdaq Composite	1070	57.1	2.5 Taiwan T	aiex		12397.6	1.8	On 14 Jul	-1592	851		121
S&P/TSX Composite	1618	33.7	0.4 Kospi			2228.8	1.4	Jul till date	-1665	650	-34	
Dow Jones	266	30.9	0.0 Stock Ex	change of Thai		1377.0	1.4	2020 till date	-20815	-105789	361	.17
Europe/Africa (Jul 20,20))		Jakarta (Composite		5114.7	1.3					
IBEX 35	76	86.6	2.1 Straits T	imes		2629.5	0.5	FIIS IN [)ERIV#	ATIVES	5	
DAX	1329	92.1	1.9 Kuala Lu	mpur Comp		1595.9	0.4	(₹crore)	Index	Stock	Index	Inde
CAC 40	510	53.0	1.4 Shangha	ıi Se Comp		3320.9	0.2	((()))	NET	Net	Fut OI	Opt
FTSE 100	629	94.6	0.5 Volatility	/ (Jul 20,20)				On 20 Jul	-367	-297	0.1	0.
Asia/Pacific (Jul 21,20)			CBOE S8	kP 500		23.9	-2.1	On 17 Jul	1219	258	0.1	0.
Hang Seng	256	35.7	2.3 CBOE Do	w Jones		26.7	-4.3	On 16 Jul	3324	674	0.1	0.
Nikkei 225	228	34.2	0.7		* Chang	e over prev	vious close	On 15 Jul	1377	22	0.1	0.
								On 14 Jul	-1590	-1595	0.1	0.
MAJOR INDI	CES							Jul till date 2020 till date	13316 85024	-3979 10139	-	
	Previous Close	Open	High	Low	Close	Change	% chng	2020 till date	85024		- umber of c	ontrac
S&P BSE Sensex	37,419.0	37,823.6	37,990.6	37,742.1	37,930.3	511.3	1.4					
S&P BSE Sensex 50	11,537.8	11,655.8	11,698.4	11,632.0	11,685.3	147.6	1.3	S&P BSE	SECTO	RAL II	NDIC	ES

	Previous Close	Open	High	Low	Close	Change	% chn
S&P BSE Sensex	37,419.0	37,823.6	37,990.6	37,742.1	37,930.3	511.3	1.4
S&P BSE Sensex 50	11,537.8	11,655.8	11,698.4	11,632.0	11,685.3	147.6	1.3
S&P BSE-100	11,090.7	11,201.0	11,234.4	11,177.9	11,216.5	125.7	1.3
S&P BSE-200	4,624.4	4,668.7	4,680.1	4,658.8	4,671.1	46.7	1.0
S&P BSE-500	14,255.1	14,389.2	14,422.8	14,360.5	14,392.4	137.3	1.0
S&P BSE IPO	5,348.2	5,421.3	5,487.1	5,398.0	5,452.4	104.2	1.9
S&P Dollex-30	4,103.4				4,170.8	67.4	1.0
Nifty 50	11,022.2	11,126.1	11,179.6	11,113.3	11,162.3	140.0	1.3
Nifty next50	26,525.8	26,719.6	26,747.5	26,462.7	26,571.6	45.8	0.2
Nifty 500	8,985.1	9,066.2	9,089.2	9,049.5	9,070.6	85.5	1.0
India VIX	24.7	24.7	24.7	23.7	24.4	-0.3	-1.3
Nifty CPSE	1,409.1	1,417.2	1,441.4	1,414.8	1,438.8	29.7	2.

ADVANCE	S/DE	LINE			
BSE	1,440	IN:	SE		920
92	5		9		
4 %	1,080	-	೯ –	: ::	690
	720				_460
	360				_230
					_230
Advance Dec	ine 0	Λdı	vance	Decline	0
BSE MIDC	AP 60	BS	E SM	ALLCA	\P _380
84	7 45		366	2	_285
	• — ₄₀		× –	342	_200
	30	-			_190
	15				95
	0				0
Advance De	cline	Adv	ance	Declin	
MARKET	01/ED				
MARKET	UVEK		rds .		1 Yr
AGGREGATES	C/S	Mn	'000 Ad		return
Sensex Nifty 50	24.1/25.8 22.7/24.8		364 1 893 3		-1.1 -2.3
itility 50	22.1/24.0	C = Cons	solidated	; S = Sta	
TURNOVER	BSE	Cash		Deriv	atives
					NSF
					NSE 317023
Value (In ₹ crore) Shares(In Mn)	3903 379.2	66899 2951.3			317023 4674.6
Value (In₹ crore) Shares(In Mn) Trades(000)	3903 379.2 2191	66899 2951.3 19089			317023 4674.6 10525
Value (In₹ crore) Shares(In Mn) Trades(000) MARKET-CAP (₹	3903 379.2 2191	66899 2951.3 19089 Traded		- 1	317023 4674.6 10525 Total
Value (In ₹ crore) Shares(In Mn) Trades(000) MARKET-CAP (₹ BSE	3903 379.2 2191	66899 2951.3 19089 Traded 14,762,312		- 1	317023 4674.6 10525 Total
Value (In ₹ crore) Shares(In Mn) Trades(000) MARKET-CAP (₹ BSE NSE	3903 379.2 2191	66899 2951.3 19089 Traded		- 1: - - 14,9 14,7	317023 4674.6 10525 Total
Value (In ₹ crore) Shares(In Mn) Trades(000) MARKET-CAP (₹ BSE NSE	3903 379.2 2191 CR)	66899 2951.3 19089 Traded 14,762,312 14,602,590 11,077,084		- 1: - - 14,9 14,7	317023 4674.6 10525 Total 918,309 737,517
Value (In ₹ crore) Shares(In Mn) Trades(000) MARKET-CAP (₹ BSE NSE Derivatives TRADING	3903 379.2 2191 CR)	66899 2951.3 19089 Traded 14,762,312 14,602,590 11,077,084 VITY	East	- 11 - - - 14,9 14,7 11,0	317023 4674.6 10525 Total 918,309 737,517 977,084
Value (In ₹ crore) Shares(In Mn) Trades(000) MARKET-CAP (₹ BSE NSE Derivatives TRADING (₹ crore)	3903 379.2 2191 CR)	66899 2951.3 19089 Traded 14,762,312 14,602,590 11,077,084 VITY		- 1. 14,9 14,7 11,0	317023 4674.6 10525 Total 918,309 737,517 977,084
Value (In ₹ crore) Shares(In Mn) Trades(000) MARKET-CAP (₹ BSE NSE Derivatives TRADING (₹ crore) On 20 Jul	3903 379.2 2191 CR) ACTI Equity Net 1648	66899 2951.3 19089 Traded 14,762,312 14,602,590 11,077,084 VITY Fils Debt Net 368	-5	- 14,9 14,7 11,0 ity let	317023 4674.6 10525 Total 918,309 737,517 977,084
Value (In ₹ crore) Shares(In Mn) Trades(000) MARKET-CAP (₹ BSE NSE Derivatives TRADING (₹ crore) On 20 Jul On 17 Jul	3903 379.2 2191 CR)	66899 2951.3 19089 Traded 14,762,312 14,602,590 11,077,084 VITY	-5	- 14,9 14,7 11,0 ity let 89	317023 4674.6 10525 Total 918,309 737,517 977,084
Value (In ₹ crore) Shares(In Mn) Trades(000) MARKET-CAP (₹ BSE NSE Derivatives TRADING (₹ crore) On 20 Jul On 17 Jul On 15 Jul On 15 Jul	3903 379.2 2191 CR) ACTI Equity Net 1648 802 -1202 -1202 -35	66899 2951.3 19089 Traded 14,762,312 14,602,590 11,077,084 VITY Fils Debt Net 368 65 -613 -582	-5 2 15 -9	- 1. - 14,9 14,7 11,0 MF let 89 14 94 36	317023 4674.6 10525 Total 918,309 737,517 977,084 Debt Net 361 895 3695 2582
Value (In ₹ crore) Shares(In Mn) Trades(000) MARKET-CAP (₹ BSE NSE Derivatives TRADING (₹ crore) On 20 Jul On 17 Jul On 15 Jul On 15 Jul On 14 Jul	3903 379.2 2191 CR) Equity Net 1648 802 -1202 -1202 -35 -1592	66899 2951.3 19089 Traded 14,762,312 14,602,590 11,077,084 VITY Fills Debt Net 368 65 -613 -582 851	-5 2 15 -9	- 11,0 - 14,9 14,7 11,0 MF ity ity ett 89 14,9 94 36 21	317023 4674.6 10525 Total 918,309 737,517 977,084 Debt Net 361 895 3695 2582 1964
Value (In ₹ crore) Shares(In Mn) Trades(000) MARKET-CAP (₹ BSE NSE Derivatives TRADING (₹ crore) On 20 Jul On 17 Jul On 15 Jul On 14 Jul Jul till date	3903 379.2 2191 CR) ACTI Equity Net 1648 802 -1202 -1202 -35	66899 2951.3 19089 Traded 14,762,312 14,602,590 11,077,084 VITY Fils Debt Net 368 65 -613 -582	-5 2 15 -9	- 11,0 14,9 14,7 11,0 ity let 89 14 94 36 21	317023 4674.6 10525 Total 918,309 737,517 977,084 Debt Net 361 895 3695 2582
Value (In ₹ crore) Shares(In Nn) Trades(000) MARKET-CAP (₹ BSE NSE Derivatives TRADING (₹ crore) On 20 Jul On 17 Jul On 16 Jul On 15 Jul Jul till date 2020 till date	3903 379.2 2191 CR) Equity Net 1648 802 -1202 -35 -1592 -1565 -20815	66899 2951.3 19089 Traded 14,762,312 14,602,590 11,077,084 VITY Fills Debt Net 368 65 -613 -582 851 650 -105789	-5 2 15 -9 -4	- 11,0 14,9 14,7 11,0 ity let 89 14 94 36 21	317023 4674.6 10525 Total 918,309 737,517 977,084 Debt Net 361 895 3695 2582 1964 29766
Value (In ₹ crore) Shares(In Nn) Trades(000) MARKET-CAP (₹ BSE NSE Derivatives TRADING (₹ crore) On 20 Jul On 17 Jul On 16 Jul On 15 Jul Jul till date 2020 till date FIIS IN D	3903 379.2 2191 CR) Equity Net 1648 802 -1202 -35 -1592 -1665 -20815	66899 2951.3 19089 Traded 14,762,312 14,602,590 11,077,084 VITY Fils Debt Net 368 65 -613 -582 851 650 -105789	-5 2 15 -9 -4 -34	- 1. - 1. - 1. 14,7 11,0 MF Weet 89 14 94 36 221 41 117	317023 4674.6 10525 Total 918,309 137,517 1777,084 Bet 361 895 3695 29766 102620
Value (In ₹ crore) Shares(In Nn) Trades(000) MARKET-CAP (₹ BSE NSE Derivatives TRADING (₹ crore) On 20 Jul On 17 Jul On 16 Jul On 14 Jul Jul till date FIIS IN D (₹ crore)	3903 379.2 2191 CR) Equity Net 1648 802 -1202 -359 -1665 -20815 ERIVA	66899 2951.3 19089 Traded 14,762,312 14,602,590 11,077,084 VITY Fils Debt Net 368 65 -613 -582 851 650 -105789 Stock Net	-5 2 15 -9 -4 -34 361 Index Fut OI	- 11.0 - 14,7 11,0 14,7 11,0 MF ity lete 89 14 94 36 36 21 41 17	317023 4674.6 10525 Total 318,309 (37,517 777,084 September 1997 361 3695 2582 429766 102620
Value (In ₹ crore) Shares(In Mn) Trades(000) MARKET-CAP (₹ BSE NSE Derivatives TRADING (₹ crore) On 20 Jul On 17 Jul On 16 Jul On 15 Jul On 15 Jul Until date 2020 till date FIIS IN D (₹ crore) On 20 Jul On 10 Jul	3903 379.2 2191 CR) ACTI Equity Net 1648 802 -1202 -35 -1592 -1665 -20815 ERIVA	66899 2951.3 19089 Traded 14,762,312 14,602,590 11,077,084 VITY Fils Debt Net 368 65 -613 -582 851 650 -105789 Stock Net -297	-5 2 15 -9 -4 -34 361 Index Fut OI	- 1 1 1 1 1 1 1 1.	317023 4674.6 10525 Total 318,309 737,517 777,084 September 1997 3695 2582 1964 102620 Stock OI
Value (In ₹ crore) Shares(In Nn) Trades(000) MARKET-CAP (₹ BSE NSE Derivatives TRADING (₹ crore) On 20 Jul On 17 Jul On 16 Jul On 15 Jul On 14 Jul Jul Jul till date 2020 till date FIIS IN D (₹ crore) On 20 Jul On 17 Jul On 17 Jul	3903 379.2 2191 CR) Equity 1648 802 -1202 -20815 ERIVA Index NET -367 1219	66899 2951.3 19089 Traded 14,762,312 14,602,590 11,077,084 VITY Fils Pebt Net 368 65 -613 -582 8510 -105789 TIVES Stock Net -297	-5 2 15 -9 -4 -34 361 Index Fut Oi 0.1	- 11.1.0 MF Held Held Held Held Held Held Held Held	317023 4674.6 10525 Total 318,309 737,517 777,084 Sept. 361 895 3695 2582 1964 29766 01 1.4
Value (In ₹ crore) Shares(In Mn) Trades(000) MARKET-CAP (₹ BSE NSE Derivatives TRADING (₹ crore) On 20 Jul On 17 Jul On 15 Jul On 15 Jul Jul till date 2020 till date FIIS IN D (₹ crore) On 20 Jul On 17 Jul On 19 Jul On 10 Jul On 10 Jul On 10 Jul On 10 Jul On 17 Jul On 10 Jul	3903 379.2 2191 CR) ACTI Equity Net 1648 802 -1202 -35 -1592 -1665 -20815 ERIVA	66899 2951.3 19089 Traded 14,762,312 14,602,590 11,077,084 VITY Fils Debt Net 368 65 -613 -582 851 650 -105789 Stock Net -297	-5 2 15 -9 -4 -34 361 Index Fut OI	- 1 1 1 1 1 1 1 1.	317023 4674.6 10525 Total 318,309 737,517 777,084 September 1997 3695 2582 1964 102620 Stock OI
Value (In ₹ crore) Shares(In Mn) Trades(000) MARKET-CAP (₹ BSE NSE Derivatives	3903 379.2 2191 CR) Equity Net 1648 802 -1202 -1202 -1665 -20815 ERIVA Index NET -367 1219	66899 2951.3 19089 Traded 14,762,312 14,602,590 11,077,084 VITY Fils Debt Net 368 655 -613 -582 851 -650 -105789 Stock Net -297 258 674	-5 2 15 -9 -4 -34 361 Index Fut Oi 0.1 0.1	- 1. 14,9,14,7 11,0 MF 89 14 994 36 21 117 Index OptOI 0.8 0.7 0.6 0.7 0.6	317023 4674.6 10525 Total 118,309 37,517 777,084 September 199 361 361 895 2582 1964 01 02620 Stock 01 1.4

F&O SN	APSH	OT										DAY'S TO	P GAINE	ERS
		tures price		ash ice	Premium (%)		Fi	tures price		ash rice	Discount (%)	Company	Day's high	CI
MOST BULLISH						MOST BEARIS	н					Piramal Entp	1606.3	15
Glenmark		418.2	4	14.2	1.0	M & M Fin		215.0	1	27.9	-5.7	Bank of India	51.7	
Canara Bank		104.9		04.0	0.9	Hero MotoCorp		833.3		69.2	-1.2	Power Grid BPCL	174.3 480.8	1
Sun TV Net		384.3		81.7	0.7	Chola Inv		210.8		12.6	-0.8	VIP Ind	286.4	2
Vodafone Idea		8.4		8.3	0.6	Bajaj Fin		271.3		92.5	-0.6	IOC	94.7	-
SAIL		36.0		35.9	0.6	Tech Mahindra		617.3	6	20.7	-0.5	IOL Chem	785.0	7
												Au Small Fin	720.1	7
		BSE		NSE		DUT CA		TIA				Eicher Motor	20273.8	201
	Index	Stoc	k I	Index	Stock	PUT-CA	LL KA	IIU				TV18 Broadcast	40.7	
FUTURE						(Open Interest in	Mn)	Put		Call	PC Ratio	Escorts	1178.5	11
Contracts			- 41	3391	986013		,		- 14			Ambuja Cem	207.8	2
Open Int.(000)			- 1	5054	3276301	Market		874.5	14	88.8	0.6	Maruti Suzuki	6152.8	61
Shares(In Mn)				18.6	1678.5	Top 5	PC Ratio	Bott	om 5		PC Ratio	ICICI Bank	379.9	3
Value(₹ crore)			- 2	7879	69530	Wipro	1,5	Dan	ico Cer	nonte	0.1	HDFC	1900.0	18
OPTIONS						Piramal Entp	1.5			ilents	0.1			
Contracts			- 1782		1538259	Infosys	1.5		mins (I)	0.1			
Open Int.(000)					2206906	Eicher Motor	1.1			''	0.2	MOST TR	ADED	
Shares(In Mn) Value(₹ crore)				781.1 3369	2196.4 116245	Hero MotoCorp			tury Te	x	0.2	11001 111		alue
ACTIVE	CALLS	5				ACTIVE	PUTS					Bajaj Fin	BSE+f (₹ cro	
(In Million)	Expiry Date	Strike Price	Traded	Oper	n %Chg t (OI)	(In Million)	Expiry Date	Strike Price	Traded	Oper	n % Chg	Reliance Ind	402	22.8
Index	Dute	71100	4.7	micres	(01)	Index	Dute		417	micres	(01)	HDFC Bank		10.0
Niftv	23/07/20	11200	48.5	2.7	7 -0.8	Niftv	23/07/20	11000	37.1	3.2	146.9	BPCL	236	65.3
Nifty	23/07/20		32.6	2.2		Nifty	23/07/20		34.3		1227.6	Axis Bank	198	82.1
Nifty	23/07/20		29.8	1.3		Nifty	23/07/20		23.1	2.9		ICICI Bank	176	68.7
Nifty Bank	23/07/20		19.5	0.8		Nifty	23/07/20		19.7	3.1		HDFC	140	05.5
Nifty	23/07/20		19.2	1.8		Nifty	23/07/20		16.3	2.5		Infosys	128	87.1
Stock	,,					Stock	,,					Bajaj Finsrv	127	74.6
SBI	30/07/20	200	29.3	18.5	-8.0	SBI	30/07/20	180	13.7	6.4	10.3	SBI	120	05.9
SBI	30/07/20	210	24.1	11.9		SBI	30/07/20	190	11.6	4.6		Maruti Suzuki		68.2
IOC	30/07/20	95	21.6	2.2		Wipro	30/07/20	250	6.7	4.8		Wipro		44.4
IOC	30/07/20	100	20.5	3.9		SBI	30/07/20	170	6.4	5.4		SBI Card & Pay		18.1
SBI	30/07/20	220	20.2	9.8	3 -2.4	SBI	30/07/20	185	6.2	2.9	-5.8	M & M Fin		02.9
												IOC		00.3
PURT IN	WOLL		_									ACC		54.4
PUKI IN	VULU	ME	3									Piramal Ento		83.1
mpany				ays	2.	veek Avg	Change			lose	*Price	Britannia		65.9
прапу			Volu	ıme	2-1	Volume	Change			rice	%chg			
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angamyil J			28165			14179.5	1886.4			12.5	16.1	IndusInd Bank		40.0
al Fuel			33011			22339.5	1377.7			7.7	7.3	HUL		33.2
lcapamc Netfi			155094			10921.5	1298.2			7.3	0.4	Bharti Airtel		00.3
			115016			92538.3	1142.9			17.3	10.9	Indiabulls Hous		48.3
ahi Songw												TCS	62	21.5
ij Ind Power			280256			28668.4	1125.6			5.3	0.9			
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Dixon Price Company Price Company Price Company Price Price Company Price S 200 Parker Agro 1.1.2 Alembic Price Pric	Sheela Foam		101185.0		9720.7	940.9	1484.7	-2.3	DOAL
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ubiliant Lif 753.5 "W H Brady 177.7 Cochin Malaber 55.2 "Khandwala S 8.7 Group A HCL Techno 662.3 Chemcure Eter 165.4 "Abhinav Capital 54.7 "Trident Tool 8.1 Bajal Holk Rallis 309.6 "Sanmit Infra 156.0 "TCM 4.2 Colorchips New 7.6 Heldelber Wipro 28.15 Deepak Fert 135.4 Dr Habeeb 34.3 "MTPL 7.5 Clot Severady Ind 124.3 "Shahlon Silk 32.6 "Siel 7.0 Network Paushak 3100.0 "National Std 118.5 "PECOS Hot & Pub 31.8 "Mahesh Dev 5.9 Group B Vilk Cement 1540.4 "Brady & Morr 110.5 "SaB Inds 30.3 "Brilliant Port 5.6 Aste Life Vilk Cement 1540.4 "Brady & Morr 107.5 Radhagobind Com 22.2 "Availble Fin 5.6 Aste Life PSP Blackrock L 1000.0 "Maximus Int 9.40 <td< td=""><td>*Coromndl Int</td><td>821.9</td><td></td><td></td><td>*Bella Casa F&</td><td>kR 64.1</td><td></td><td></td><td></td></td<>	*Coromndl Int	821.9			*Bella Casa F&	kR 64.1			
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Group 1
Group T Coromnal Int SRG Securities Futu Hemo Organic JULY 25 GCM Capital O

S&P BSE-100 S&P BSE-200 S&P BSE-500 S&P BSE IPO S&P Dollex-30 Nifty 500 Nifty 500 India VIX Nifty CPSE		11,090.7 4,624.4 14,255.1 5,348.2 4,103.4 11,022.2 26,525.8 8,985.1 24.7 1,409.1	11,201.0 4,668.7 14,389.2 5,421.3 - 11,126.1 26,719.6 9,066.2 24.7 1,417.2	11,234.4 4,680.1 14,422.8 5,487.1 - 11,179.6 26,747.5 9,089.2 24.7 1,441.4	11,177.9 4,658.8 14,360.5 5,398.0 11,113.3 26,462.7 9,049.5 23.7 1,414.8	8 4,671.1 5 14,392.4 0 5,452.4 - 4,170.8 3 11,162.3 7 26,571.6 5 9,070.6 7 24.4	125.7 1.1 46.7 1.0 137.3 1.0 104.2 1.9 67.4 1.6 140.0 1.3 45.8 0.2 85.5 1.0 -0.3 -1.1 29.7 2.1	Auto Bankex Cons. Durabl Cap. Goods FMCG Healthcare Infra IT Metal Oil & Gas Power PSU	Prev clar 16.239 25.216 21.328 12.900 11.659 17,010 137 17.437 7.635 13.325 1,514 4,974	se Close .8 16,518.4 .9 25,807.7 .3 21,397.8 .5 13,029.1 .7 11,576.0 .3 16,907.8 .4 138.7 .7 17,501.0 .2 7,690.2 .2 13,686.7 .9 1,546.6 .1 5,107.8	% Chg 1.7 2.3 0.3 1.0 -0.7 -0.6 1.0 0.4 0.7 2.7 2.0 2.7 2.0	Valiant Org "Garware Fibres "JK Cement "Astec Life "DSP Blackrock L "ABB Power India "Suven Pharma Kaveri Seed "Best Agro Mastek "Polychem "Sarasw.Comm.	1909 1909	.110.0 "SAB Ind 109.6 "Dhruv E 107.5 Radhago 104.5 Aspira Pe 99.0 "Ind-Glolo 88.7 "Shah Fo 86.1 Roxy Exp 80.9 "Darshar 75.6 "Asia Pac 74.3 "Panth In 55.1 "Fronti C	Hot & Pub 31.8 Ma 1	Section Sect	AGI Infra Astec Life Balaji Telef Univo Con Dannuka Agri Everest Inds MTNL Music HDFC AM Biocon Mphasis Newgen Soft Tec TTK Health Ratee Light Agroup Radico Kh Sterflite Tcl Group A Group A	Group M Inv Alacrity Group T Group T Next Me Shanti E Group X Coromn Haryana Indobor Ith ITL Ind Nilachal Nyogin	Securi CGCEL Coromnoll Int Tra Dev ITC dida JSW Steel didu Init Reliance Ind Zee Enter da Cap Atul axc CCL Products GHCL Info Lakshmi I Ref Machine Finite Schaeffler	Agro SRG Securities Group P Manipal Fin Group T Gayatri Home Kanani Ind Sintex Plast Te TGB Hotels Group X Anjani Synth Tolani	comfort Int confidence	m Thambbi Mden ganic JULY 25 vices BS 200 IGICI Bank s MCX forup A Persistent S tt App Supreme Ind Group B Group B Group A Group B Gro	Amrapali Cap Monagoli Cap Monag	H India Jalam Org Lel Credit th Infi twi Exch tt-Gaobin Sec il Health i Comm. man otech Lab up XT rsh Merc Credit onics Sys
WHAT THIS BS 200 stock 85 per cent shares, valu the Bombay and Nationa For BS 20 company na its BSE grou the symbol	s account of the volue and trad Stock Exchal Stock Exco o stocks, theme is follow in bracker	for over ume of les on nange change. he owed by	paid-up categori provide informa trading, given or shares t price tre highs ar	o value . Fo es of inforr d: First, the tion on the Informatio n the numb raded, and end with 52	mation are basic day's on is also per of also the week	informa market of shown in at by mu prices of capital. because been iss	hird sub-set of tion is the stock capitalisation. I capitalisation is n ₹ crore and is listiplying the cl f shares with ec It changes eith more shares hieued (or extingurice has moved.	k's c The (I s n arrived d losing p quity p er n lave t uished) e	company's prio (P/E) multiple. multiple is arri dividing the da price by its rep per share (EPS) months. EPS is the basis of cou	The P/E ved at by ny's closing orted earning for trailing 12 calculated on nsolidated ever available.	data has be Open Int number of c end of day options seg indicates tr expectation typical whe continuing	s. High OI is n traders see a	an option may I An option is "in if the market pr the SP (in case c and the market SP (in case of a Otherwise it is " money" Expiry date: which a derivat h An unexercised	n-the-money" ice exceeds if a call option) price is below out). out-of- The date on ive expires .	becomes valueless is futures contracts an compulsorily settled expiry. On NSE, it is Thursday of every m Put/call ratio: Thopen interest in put call options. ABBREVIATIONS: Whe significant change of the day's closing va	e close, I on unde the last chan; ionth, rise o e ratio of mark c options & times en a Th occurs in to pri	pared with the previou , the close price is rrlined. A significant ge means a 3 per cent or fall in scrips whose tet values are over 10 s paid-up value or 15 p for the rest of the shar e letters H or L appencies indicate a new hig w in the scrip; the lette	indic gone date XR ex for o like A es. share led deno th millio	fter the traded quitate that the scrip ex-dividend afte ; XB denotes ex-b (-rights; XO ex-ir ther corporate act AGM/EGM/ prefere es/mergers and ot tes volume of sha on, L in lakhs & K '.	SCRIPS er that bonus, ndicator tions ince thers . M ares in SCRIPS ▼ 100 ▼ 50 ■ ₹20 ♣ ₹6 ♣ ₹6 ♣ ₹6	★ ₹2 CC ★ ₹1 LC Face value of scrips is ₹10 in all PC cases if not 5	CLose (905.2) pen 906.0 ligh 910.9 bw 896.0 lose 897.7 hares 26879 E 29.9 2 Wk H/L 1192/662 NSE BSE	NSE BSE (A) (A) (A) (A) (A) (B) (A) (B) (B) (B) (B) (B) (B) (B) ((15231.8) 15260.0 15366.7 15000.0 15014.8 15045 53.8
PCLose Open High Low Close Shares PE 52 Wk H/L Mcap	ACC (A) (1330.1) 1365.3 1423.0 1364.1 1380.7 167K 22.2 1708/896 25928	(1329.8) 1370.1 1424.0 1367.5 1379.3 5959K 22.1 1709/895	Adani Enter ((160.6) 162.0 168.0 159.2 167.2 562K 16.2	A) & Ac (160.7) (1	lani Gas (A) ♠ 53.6) 5.0 6.5 0.5 1.4 515			lani Ports (A) ★ 17.4) (31 0.0 3 5.2 3 3.9 3 4.6 3 9K 42 0 9/203 429,			Adani Tra (240.6) 242.9 248.5 241.0 243.0 12632 36.0				Pharma (A) ★ Alkem Lab (1011.5) (2506.4) 1024.8 2506.5 1026.0 2530.0 986.0 2438.4 995.3 2447.3 457K 2640 22.6 25.7			Ambuja Cem (195.9) 199.8 207.8 199.8 204.8 514K 18.9 225/137 40666		(1485.1) (109.7) (1485.1) (109.7) (1500.9 111.9 1520.0 112.3 1495.0 109.7 1500.1 110.3 732K 293K 44.4 13.2		And (A) ★ Asian Paint (51.5) (1751.9) 52.1 1761.0 53.2 1771.7 51.8 1718.9 52.5 1723.6 3534W 7809.6 64.3 61.1 88/34 1916/1359 15337 165328	ts (A)	
PCLose Open High Low Close Shares PE 52 Wk H/L Mcap	Aurob Pharm (823.7) 828.7 828.7 798.0 800.4 85346 16.6 846/281 46895		455.3 442.6 444.9 20091 21.2 770/250 6059	(450.8) (2 454.7 20 454.8 20 442.5 20 445.6 20 451K 42 21.2 12 770/251 25 6068 13	018.9) (2 35.0 554.0 22.0 40.5 284 4.2 559/1370 256 2174	ar (A) Axis Ban 2019.0) (433.8) 2035.0 440.0 2054.9 450.6 2021.1 438.7 2040.8 446.2 717K 1438K 124.2 77.4 40/1370 766/285 132197 125918	(434.0) (30 440.0 302 451.0 302 438.5 299 446.2 300 43148K 279 77.4 16. 766/286 331 125918 869	23.0 30 56.0 30 90.0 29 04.4 30 995 8 .7 15/1793 3315/19	Bajaj Fin (A) (3441.4) (015.0) (057.0)	(3441.5) PCLose 3500.0 Open 3519.5 High 3218.7 3292.5 Close 25960K Shares 40.6 PE 4923/1783 52 Wk H	101554	(6620.1) (1253.4) 6688.8 (1265.0) 6710.0 1286.8 6338.5 1243.4 6384.4 1249.3 1863K 35490 25.6 9950/3985 1325/678 101601 24149	24146 56867	(350.5) (48.7) 354.8 49.2 357.0 50.5 352.0 48.8 353.2 49.4 632.7 41.4 20.5 41.8 650/152 120/36 56875 22826	Baroda (A) ★ Bank of Int (48.7) (47.0) (49.5) 50.3 49.9 51.7 48.7 49.6 49.4 50.3 26867K 713K 41.8 - 119/36 81/30 22826 16483	(47.1) (1316.2) 51.0 1321.0 51.6 1322.5 49.7 1295.3 50.3 1305.3 11254K 27150 51.3 82/30 1897/1017 16467 16776	(1316.6) PCLose 1318.1 Open 1323.8 High 1295.5 Low 1305.7 Close 776K Shares 51.3 PE 1895/1000 52 Wk H/L 16780 Mcap	BEML (A) (642.0) 660.0 661.5 646.7 649.8 62809 39.6 1108/370 2706	Berge Pain (644.2) (523.5) 659.7 529.2 662.4 531.2 647.0 515.2 650.7 518.7 632K 75426 39.6 72.1 1109/370 597/305 2709 50376	(523.7) (96.8) 530.0 97.1 532.0 100.8 515.2 96.8 517.3 99.3 3215K 579K 71.9 13.5 597/306 122/56 50235 24183	(96.8) (98.25) (97.6 383.0 100.8 386.7 96.6 379.9 99.3 384.0 14175K 205K 13.5 37.8 122/56 533/208 24183 17877	(382.7) (575.8) 383.5 578.5 386.8 583.8 379.7 566.5 384.4 567.8 2330K 456K 37.8 - 534/208 612/322 17895 309739	(575.8) (201.8) 580.0 203.6 583.8 205.0 566.4 197.7 567.8 198.8 11785K 598K 11.1 612/321 296/121 309739 36761	(203.1) 205.0 205.0 197.6 198.9 9051K 11.1 297/120 36779
PCLose Open High Low Close Shares PE 52 Wk H/L Mcap	BHEL (A) ★ (38.0) 38.7 38.7 37.7 38.0 1782K - 65/19 13232 Cyient (A) ♣	38.5 38.6 37.7 38.0 24122K - 65/18 13232	433.3 424.6 426.3 174K 68.4 455/211 51156	(428.0) (5 431.2 57 433.5 58 424.6 56 426.3 57 2774K 15 68.4 13 447/211 80 51156 43	11.4 22.0 7.1 0.0 275 .9 8/373 8	4396 38848	3) (13256.2) (43 13320.1 439 13440.0 43 13028.3 435 13162.5 463 47985 175 59,7 37.1 87417260/7850 550 38816 100	9.9 4 0.8 4 5.5 4 3.7 4 51K 491 .5 0/252 549,	37.3) (398.3) 437.0 4000.0 481.0 4015.0 435.4 3870.5 464.2 3879.7 145K 67884 37.5 55.0 9/252 4015/2101 93344 Dixon Tech ((3982.6) PCLose 3999.0 Open 4010.0 High 3875.0 Low 3880.4 Close 1881K Shares 55.0 PE 4010/2100 52 Wk H 93362 Mcap	Cadila He (374.0) 377.8 377.8 363.4 364.9 166K 31.7 /L 385/206 37355	(374.3) (103.0) 376.0 104.0 377.6 104.6 363.3 102.8 364.9 104.0 3512K 418K 31.7 - 385/202 269/74 37350 15116	lank (A) Century Ti (103.0) (307.6) 104.0 311.0 104.5 313.7 102.8 306.6 104.0 308.4 6825K 104K - 10.0 269774 987/220 15116 3444 thLabs (A) Dr Reddys	(307.4) (602.5) 311.0 604.1 313.9 609.3 306.6 585.8 308.4 589.1 956K 55478 10.0 8.5 988/219 855/366 3444 7808	(602.8) (215.1) 607.0 217.8 609.6 220.5 585.9 211.8 590.1 212.4 413K 403K 8.5 16.5 852/365 349/117 7822 17408	(215.2) (674.3) 216.8 677.2 220.5 682.0 211.6 660.0 212.6 661.4 10687K 270K 16.6 34.5 349/117 696/357 17421 53329	(674.3) PCLose 676.1 Open 682.1 High 660.0 Low 662.3 Close 343.5K Shares 34.5 PE 697/355 52 Wk H/L 53401 Mcap	City Union B (123.9) 124.2 126.6 124.2 126.1 125K 19.5 249/110 9294 Escorts (A)	(A) Coal India (123.8) (133.0) 124.3 134.0 126.6 134.6 124.3 132.1 126.0 133.1 4119K 418K 19.5 4.9 1249/110 224/119 9290 81995 Exide Ind ((133.0) (1438.8) 133.5 1440.0 134.5 1455.5 132.0 1409.0 133.1 XO1412.8 10376K 28226 4.9 47.1 223/119 1641/106 82026 38428	(1439.1) (445.8) 1439.1 448.0 1455.9 465.8 1408.3 447.0 1413.7 457.1 1181K 157K 47.1 74.1	(446.3) (797.8) 447.0 803.0 465.9 821.9 447.0 783.8 457.0 806.9 4378K 39419 74.1 22.2 666/263 822/337 27842 23649	(796.2) (393.0) (393.	(393.0) 397.0 399.3 386.5 388.3 1489K 17.1 765/280 10764
PCLose Open High Low Close Shares PE 52 Wk H/L Mcap	(296.9) 298.0 304.0 298.0 299.8 53628 9.9 514/184 3297 GMR Infra (//	(296.8) 300.0 304.1 298.1 299.9 552K	(501.1) 500.8 502.4 490.7 491.6 116K 60.1	(501.0) (8 499.1 83 502.7 83 490.5 82 491.7 82 3328K 61 60.1 7.1 525/386 21 86894 25	1.6) 4.4 5.5 .1 .4 349	(81.6) (523.5) 82.0 531.0 83.5 543.7 82.0 525.0 82.4 534.4 1361K 57977 7.6 13.4 218/58 570/257 2558 7289	(523.6) (23 528.9 231 543.9 252 524.5 227 534.4 228 728K 299 13.4 44. 7 568/257 253 7289 605	300.4) (229 16.8 23 27.2 23 75.8 22 81.9 22 961 5	98.8) (6833.3) 305.0 6985.0 327.0 7189.9 277.0 6828.9 282.3 7110.9 549K 68.3 (1466 7190/1831 00582 8227	(6831.3) PCLose 6957.2 Open 7160.1 High 6860.0 Low 7120.4 Close 1111K Shares 68.4 PE 7160/1560 52 Wk H 8238 Mcap	(140.9) 142.4 147.4 141.8 143.4 677K	(140.9) (1920.9) 142.5 1948.9 147.4 2029.9 141.7 1943.8 143.3 1976.7 13694K 10696 - 72.9 267/115 2030/100 35471 16474	(1921.8) (4092.4) 1944.9 4092.0 2029.0 4130.0 1930.1 4010.0 1979.8 4035.0 233K 15380 73.0 33.1 35 2029/1054 4189/237 16500 67077	(4092.1) (19180.9 4100.3 19226.0 4130.7 20273.8 4006.1 19226.0 4033.6 20111.5 663K 8951 33.1 30.1 4190/2351 23428/124 67054 54925) (19187.7) (343.7) 19292.1 341.5 20287.0 348.5 19292.1 341.5 20116.7 348.0 369K 15800 30.1 -	(-) (58.3) - 59.0 - 59.2 - 57.3 - 57.7 - 827K - 256.2 -/- 121/33 - 1970	(58.3) PCLose 58.9 Open 59.2 High 57.3 Low 57.7 Close 11526K Shares 256.2 PE 121/33 52 Wk H/L 1970 Mcap	(1119.8) 1135.0 1178.5 1127.0 1172.1 194K 32.5 1207/423 15803	(1119.6) (158.2) 1127.0 158.5 1179.0 162.1 1126.1 158.3 1171.8 160.7 3758K 192K 32.5 16.5 1179/424 209/122 15799 13660	(158.4) (53.7) 158.6 54.8 162.0 54.8 158.2 53.8 160.7 54.8 1313K 1020K 16.5 7.0 209/125 99/36 13655 10856	(53.7) (110.8) 54.6 113.8 54.6 113.9 53.8 106.5 54.5 107.3 26492K 223K 7.0 8.2 99/36 475/61 10856 5815	(110.8) (100.2) 113.5 100.3 113.9 104.4 106.5 99.9 107.3 103.9 3427K 1116K 8.2 7.1 444/61 148/66 5815 46838	(100.2) (418.8) 100.7 423.9 104.5 426.0 99.9 412.5 103.8 414.3 16610K 273K 7.1 15.1 149/65 573/168 46815 11690	(418.6) 422.5 426.6 412.4 414.2 2871K 15.1 573/162 11687
PCLose Open High Low Close Shares PE 52 Wk H/L Mcap	(20.0) 20.0 20.2 19.8 19.9 429K - 27/14 12011	20.2 19.8 19.9 6662K - 27/14 12011	697.2 702.5 677.4 680.0 44876 46.5 772/425	(698.7) (8 700.0 86 703.4 92 677.3 86 680.3 89 1328K 84 46.5 84 772/425 11 69542 22	78.5) 8.1 3.6 8.1 7.7 451 .7 88/506 11	(877.8) (265.0) 879.4 268.0 921.8 272.0 879.4 261.7 898.2 263.1 892K 270K 84.7 17.9 89/505 274/84 22641 6506	267.0 606 272.0 616 261.4 601 263.3 602 2986K 164 17.9 9.0 274/84 898 6510 396	6.0 6.0 6.1.6 6.0 6.1.6 6.2.7 6.2.7 6.2.7 6.2.7 6.3.8 898,380 898,646 33	03.2) (293.1) 605.0 293.8 616.5 306.9 292.8 6001.9 292.8 603.1 305.7 943K 90249 9.0 17.6 3/385 330/154 19672 21044	(293.7) PCLose 295.0 Open 307.0 High 292.6 Low 305.6 Close 1354K Shares 17.6 PE 329/155 52 Wk H 21034 Mcap	36242	(599.3) (648.5) 600.5 652.0 608.0 662.3 578.1 643.3 579.1 652.0 2757K 298K 49.5 15.0 766/447 662/376 36249 176916	(648.6) (1804.7) 652.0 1829.0 662.4 1900.0 643.3 1815.4 652.4 1883.4 8801K 626K 15.1 18.4	(1806.1) (2462.3) 1816.5 2472.0 1901.0 2520.0 1815.0 2470.0 1883.7 2511.4 6884K 26815 18.4 - 2500/1473 3844/19(326738 53452	(2462.8) (1132.8) 2470.8 1150.0 2522.0 1157.9 2468.1 1135.0 2512.5 1139.6 497K 840K 22.9 3844/1962 1304/739 53476 625675	(1133.1) (617.2) 1152.1 623.8 1158.0 632.5 1134.0 601.5 1138.6 627.0 23758K 474K 22.9 97.7 1306/739 646/339 625098 126602	(616.5) PCLose 622.0 Open 632.5 High 601.4 Low 627.5 Close 8306K 97.8 PE 646/340 S2 Wk H/L 126693 Mcap	(2857.8) 2871.0 2887.5 2847.1 2868.3 34598 15.8	(2860.1) (354.0) 2860.2 366.0 2885.7 366.0 2847.0 353.3 2869.2 355.1 1289K 58479 15.8 15.7 3023/1475 399/202 57311 10612	(354.5) (160.9) 357.0 162.3 359.1 163.0 359.1 163.0 353.4 157.7 355.0 159.9 848K 613K 15.7 58.0 399/202 221/85 10611 35918 (A) ★ IRCTC (B	(160.9) (227.1) 162.9 27.1 163.0 238.0 157.6 222.8 160.0 234.1 13099K 807K 58.0 13.5 221/85 329/155 35941 35665	(227.1) (2330.4) 227.2 2350.0 238.0 2350.0 222.6 2308.7 234.3 2319.1 16536K 117K 13.5 80.9 329/150 2614/1660 35695 544896	(2330.9) (362.9) 2348.0 370.6 2350.0 379.9 2308.0 370.0 2318.0 378.9 3038K 1598K 80.8 30.9 2614/1659 552/269 544637 245347	(363.0) 371.0 379.9 370.1 378.8 45560K 30.9 552/268 245315
PCLose Open High Low Close Shares PE 52 Wk H/L Mcap	(1321.4) 1322.6 1345.8 1318.9 1333.5 26938 47.3 1440/806 60601 Jubilant Fd ((1321.4) 1330.0 1346.0 1317.8 1334.3 507K 47.3 1440/805 60638	(436.2) 441.0 446.1 423.9 443.3 290K 59.7 538/222	(436.3) (2 441.5 27 446.3 27 423.6 27 442.9 27 5694K 11 59.6 - 537/226 48 63595 15	7.3) 6.6 .9 .0 .1 96K 2	(27.3) (118.8) 27.5 119.5 27.7 125.2 27.0 119.5 27.1 123.1 25084K 721K 48/18 140/68 15372 3815	(118.8) (22 120.1 224 125.3 234 120.1 223 123.1 224 6475K 229 - 4,4 140/68 661 3813 959	21.8) (22 4.8 2 4.5 2 3.3 2 4.4 2 94K 261 1 11/81 66	21.9) (81.7) 224.0 84.0 234.5 84.5 223.1 80.0 224.7 80.3 131K 239K 4.4 26.9 51/81 163/62 9605 9550 L & T Infote	(81.7) PCLose 83.8 Open 84.5 High 80.0 Low 80.4 Close 4409K Shares 27.0 PE 163/62 52 Wk H 9556 Mcap	(417.6) 418.2 421.0 403.5 404.8 260K 24.9 /L 534/285 28333	(417.6) (528.5) 419.5 536.5 421.1 537.9 403.3 521.0 404.8 523.4 5977K 726K 24.9 8.2 534/284 1596/234 28333 36301 ce Hol (A) Laurus L	(528.8) (3253.9) 535.7 3295.0 539.8 3297.0 520.7 3193.7 523.5 3202.7 13311K 8249 8.2 190.8 5 1597/236 3310/1580 36308 39239	(3255.4) (933.5) 3280.0 945.9 3298.6 949.4 3194.0 929.4 3206.2 936.7 339K 858K 191.0 23.4 3318/1581 952/511 39282 398969	(934.3) (971.3) 945.0 971.4 949.7 987.6 929.2 961.0 936.8 964.3 12878K 62135 23.4 - 956/509 1911/765 398990 37106	(971.5) (88.3) 974.0 88.3 987.3 94.7 960.4 87.8 964.2 93.4 1639K 3471K 67.0 1899/771 156/71 37100 87928	(88.3) PCLose 88.3 Open 94.7 High 87.7 Low 93.5 Close 93005K Shares 67.0 PE 156/71 52 Wk H/L 87975 Mcap	(717.2) 744.5 785.0 724.1 <u>753.4</u> 783K 12.2 833/147 4423 Mah & Mah ((717.0) (1789.9) 744.0 1780.1 787.0 1790.9 725.0 1750.1 754.8 1756.9 5360K 9883 12.3 34.0 834/146 1844/844 4431 22198	(1789.7) (1376.2) 1788.0 1380.0 1790.7 1411.4 1751.2 1376.8 1759.6 1390.3 245K 60248 34.1 - 1845/845 1995/625 22233 22245	(1376.4) (192.8) 1381.5 192.6 1412.2 194.2 1376.5 191.6 1390.2 192.3 1155K 1658K - 15.6	(192.7) (177.5) 192.1 179.0 194.2 180.1 191.5 174.6 192.3 178.7 28011k 1171k 15.6 - 273/135 202/62 236387 18227	(177.6) (206.6) 179.9 207.5 180.4 210.7 174.6 204.3 178.6 210.1 1447ZK 256K - 12.7 202/52 297/133 18217 50773 zuki (A) \Percent Max Fin Srr	(206.8) 208.0 210.8 204.2 210.0 5672K 12.7 297/133 50749
PCLose Open High Low Close Shares PE 52 Wk H/L Mcap	(1751.3) 1757.0 1781.5 1730.0 1745.3 21175 83.6	(1751.8) 1758.0 1782.1 1729.1 1744.6 716K 83.6 1974/1078 23023	(721.5) 749.0 753.5 718.6 723.3 75417 12.8 754/230 11522	(721.7) (3 749.0 37 754.0 37 718.1 37 723.9 37 1238K 18 12.8 8. 754/234 78 11532 24	73.9) 7.0 7.0 7.0 0.3 3.1 66K 9 700/251 7	(373.9) (1318.6) 375.8 1327.0 377.5 1362.7 370.2 1326.7 373.1 1358.8 1681K 131K 8.9 31.3 (80/250 1740/10 2422 268878) (1319.1) (91 1325.1 928 1363.0 921 1325.0 921 1359.0 937 4404K 172 31.3 13.4 100 1740/1001 155 268927 131	19.3) (91 8.6 9 2.0 9 1.0 9 7.8 9 2K 47 .8 54/661 1551,	19.6) (2252.4) 927.0 2275.0 942.3 2285.0 920.6 2245.8 938.1 2279.4 759K 16377 13.8 25.1 1661 2340/1208 11702 39753	(2249.7) PCLose 2250.0 Open 2285.0 High 2245.3 Low 2279.7 Close 99336 Shares 25.2 PE	(62.5) 63.0 63.5 62.5 62.7 872K 9.7 /L 134/46 12560	(62.5) (651.8) 63.2 655.0 63.5 657.4 62.5 640.1 62.7 649.8 7950K 32926 9.7 27.3 134/46 658/298 12560 6966	(652.0) (267.7) 657.8 272.0 658.0 275.4 640.2 269.3 649.8 269.9 920K 154K 27.3 5.7 658/295 529/186 6965 13621	(267.9) (1000.0) 270.8 1000.0 275.5 1000.0 269.4 999.3 269.8 1000.0 3894K 61143 5.7 529/185 1009/99/ 13615 - rma (A) ★ Navin Flk	(1000.0) (864.8) 1000.0 870.0 1003.7 871.3 999.5 846.7 1000.0 851.8 615K 108K 	(864.3) (229.6) 872.0 234.9 872.5 240.0 846.0 222.4 851.7 227.7 2210K 3003K - 14.2 956/505 403/125 38591 14066	(229.6) PCLose 232.9 Open 233.4 High 222.4 Low 277.9 Close 36032K Shares 14.2 PE 403/125 52 Wk H/L 14079 Mcap	(593.5) 593.6 597.3 585.6 588.5 1682K 55.0 621/246 73156 Nestle India	(594.0) (1006.1) 592.9 1015.0 597.5 1015.0 585.5 986.7 588.3 1001.2 3851K 14283 55.0 12.5 622/245 1247/666 73137 9890	(1006.7) (165.5) 1017.0 166.9 1017.0 169.0 985.5 164.8 1001.7 166.0 740K 499K 12.5 9.5 1246/664 195/76 9894 14030	(165.3) (352.5) 166.5 356.0 169.0 359.7 164.9 351.3 166.2 353.4 7249K 281K 9.6 44.7 195/74 404/234 14043 45627	(352.5) (5867.3) 353.0 5935.0 359.7 6152.8 351.2 5900.0 353.5 6132.9 3144K 66553 44.7 32.8 404/234 7755/4002 45634 185263	(5867.5) (569.1) 5919.5 571.5 6150.0 577.5 5900.0 560.5 6130.9 568.2 1855K 44871 32.8 56.2 7759/4001 611/280 185201 15316	(569.2) 572.0 577.9 560.2 568.0 605K 56.2 612/276 15310
PCLose Open High Low Close Shares PE 52 Wk H/L Mcap	(1441.3) 1457.0 1525.0 1435.6 1499.3 54227 36.7 1525/779 7646 ONGC (A) •	(1440.8) 1452.0 1525.0 1432.0 1500.2 796K 36.7 1525/779 7651	(1456.1) 1453.0 1493.4 1447.3 1457.2 2737 - 2110/983	(1462.8) (1 1450.0 10 1497.6 10 1448.1 10 1457.7 10 90960 41 - 22 2109/995 10 7391 16	027.9) (1 49.9 49.9 05.0 07.9 858	1026.8) (206.1) 1036.8 207.9 1044.3 213.8 1006.0 206.8 1009.2 211.3 1024K 80195 22.1 24.8 63/652 278/109 16608 3958	(206.3) (94 207.9 94.1 213.9 97.1 206.5 93.1 211.3 97 954K 779 24.8 25.1 279/108 151 3958 306	4.3) (5 .6 .8 .9 .2 .2	94.3) (64961.6) 94.9 65900.0 97.8 65900.0 93.9 65333.1 97.1 65600.4 088K 269 25.6 19.9 1/49 73500/50000 10663 27815	27823 Mcap	(1229.6) 1240.0 1256.7 1212.1 1232.4 117K 16.4 /L 1284/478 49424	(129.8) (33.7) 1238.8 33.8 1256.9 34.4 1211.4 33.5 1231.2 33.8 2849K 505K 16.4 45.6	(33.8) (677.5) 33.8 680.0 34.5 680.0 33.4 667.6 33.8 675.5 12053K 8246 45.6 26.8 49/24 738/450 6306 12297	(677.7) (1714.4) 679.0 1745.0 679.0 1760.9 666.2 1710.0 675.0 1743.1 248K 55709 26.7 21.6 738/403 1775/57(12288 8628	(1715.8) (25.8) 1725.0 26.2 1761.8 26.2 1761.8 26.2 1709.3 25.5 1744.5 25.7 94400 539K 21.6 57.3 1777/570 52/14 8635 4626	(25.9) (32.3) 26.1 33.0 26.2 33.5 25.5 32.2 25.8 32.4 8590K 825K 57.4 5.2 57.4 5.2 52/14 81/16 4635 1973	(32.4) PCLose 33.0 Open 33.5 High 32.1 Low 32.3 Close 18698K Shares 5.2 PE 81/16 52 Wk H/L 1970 Mcap	(17242.2) 17477.0 17500.0 17230.0 17284.1 4608 82.0 18301/11271 166653	(17247.0) (1692.3) 17350.0 1700.0 17495.0 1723.2 17208.1 1661.0 17275.6 1668.9 211K 11607 82.0 22.8 18370/11265 2057/739 166571 10103	(1692.3) (287.5) 1720.0 289.9 1724.0 294.6 1660.3 288.7 1668.3 291.4 338K 36541 22.7 43.0 2060/735 453/201 10100 17837	(287.5) (85.6) 289.9 86.0 294.7 86.2 288.1 83.7 291.7 83.7 812K 172K 43.0 7.1 453/208 140/62 17856 25658	(85.6) (104.8) 85.7 105.0 86.2 108.0 83.6 104.6 83.8 105.2 5192K 192K 7.1 13.3 140/62 128/45 25658 1742	(104.8) (87.2) 105.6 88.0 108.0 88.7 104.6 86.8 105.2 88.4 2056K 3593K 13.3 8.6 128/45 134/74 1742 87468	(87.2) 88.0 88.7 86.8 88.4 20123K 8.6 134/73 87418
PCLose Open High Low Close Shares PE 52 Wk H/L Mcap	(80.3) 80.3 82.9 80.3 82.4 892K 7.8 150/52 103662	(80.3) 80.6 82.9 80.4 82.5 20977K 7.8 150/50 103724	(19146.4) 19462.0 19466.3 19165.5 19212.0 687 62.4 26891/16187	(19132.6) (2 19363.0 26 19470.0 26 19151.1 26 19214.5 26 16161 48 62.4 14 26883/16254 30 21424 39	66.2) 9.0 9.6 11.7 2.1 7711 66 12/171 2	,266.2) (4161.8) 267.6 4205.8 269.6 4220.0 261.7 4175.3 262.2 4179.4 2994K 5140 14.6 37.6 99/170 5173/27 39323 19121	(4160.0) (17 4210.0 170 4219.0 171 4175.0 167 4182.5 168 58556 271 37.6 57. 98 5170/2792 178 19135 255	700.9) (170 09.5 17 14.0 17 77.0 16 87.0 16 15 2 9 89/974 1790 592 25	01.1) (1439.8) 711.0 1445.7 717.2 1454.2 677.0 1399.1 685.6 1403.3 264K 33878 57.8 63.9 0/970 1710/1176 755570 71299	(1440.5) PCLose 1450.0 Open 1453.3 High 1398.5 Low 1402.9 Close 848K Shares 63.8 PE 1710/1176 52 Wk H 71279 Mcap	(1406.2) 1429.0 1606.3 1420.0 <u>1559.7</u> 244K 1230.0 /L 2001/608 35178	(1406.3) (34.5) 1425.5 34.8 1594.0 35.3 1416.0 34.4 1558.4 34.8 4937. 1207. 1229.0 97.3 2001/607 73/26 35150 32702	(34.5) (82.7) 35.0 83.5 35.2 85.5 34.3 82.5 34.8 85.2 25336K 720K 97.3 4.0 74/26 133/74 32702 22493	(82.8) (163.6) 83.8 164.0 85.5 174.3 82.5 164.0 85.2 173.6 9608K 779K 4.0 8.4 133/74 216/130 22493 90820	(163.5) (1034.3) 164.1 1035.0 174.5 1049.4 164.1 1021.0 173.7 1040.1 18966K 78752 8.4 221.7 216/122 2083/707 90847 5738	(1034.1) (406.7) 1041.3 406.7 1050.0 410.8 1021.1 397.9 1040.2 404.9 967K 29151 221.7 23.8 2087/705 439/220 5739 5407	(406.4) PCLose 407.9 Open 410.4 High 398.1 Low 404.9 Close 448K Shares 23.8 PE 439/220 52 Wk H/L 5407 Mcap	(674.5) 680.0 695.5 674.0 676.8 78379 26.5 883/457 15945	(674.5) (253.1) 677.2 255.0 695.9 267.4 674.6 251.3 678.1 259.5 1889K 90602 26.6 8.8 884/455 838/210 15976 1727	(253.3) (174.8) 254.5 177.5 267.4 179.4 251.0 174.7 259.6 176.5 1386K 1377K 8.8 17.8 829/210 496/102 1728 8977	(174.7) (105.8) 178.0 106.9 179.4 108.9 174.7 104.4 176.5 108.4 1707.5 237K 17.8 4.4 495/102 157/79 8979 21408	(105.8) (1919.3) 106.0 1941.8 109.0 1976.8 104.4 1935.0 108.3 1971.9 8156K 1034K 4.4 31.8 157/79 1979/867 21388 1250035	(1919.9) (35.6) 1939.0 35.6 1937.0 36.1 1936.5 35.1 1971.6 35.9 19463K 2685K 31.8 7.3 1979/867 52/20 1249844 14808	(35.5) 35.6 36.1 35.1 35.9 31595K 7.3 52/20 14808
PCLose Open High Low Close Shares PE 52 Wk H/L Mcap	18035	(7818.9) 7841.0 7895.0 7817.0 7831.4 9313 44.3 8584/5607	192.2 196.2 191.6 194.4 2873K 8.8 360/150 173450	(190.8) (7 192.5 78 196.2 79 191.5 76 194.4 77 59286K 92 8.8 - 360/149 79 173494 72	33.0 88.0 66.0 66.8 11K 1 18/495 7 938	(751.0) (854.5) 785.0 867.0 798.5 896.0 765.7 844.0 777.1 888.3 10762K 139K - 62.5 1030/52 72967 88829	(854.5) (22 864.0 224 896.0 228 844.0 223 888.4 224 4651K 100 62.5 51.1 1030/519 253 88839 808	497.1 224 802.1 228 300.0 222 405.6 224 0070 7: .5 341/15500 25355/1	66.1) (690.8) 495.0 700.5 810.0 703.0 260.2 677.4 440.8 679.6 33617 56179 51.6 6.9 (15410 1332/429	(690.8) PCLose 703.0 Open 703.9 High 677.1 Low 679.5 Close 2379K Shares 6.9 PE 1332/429 52 Wk H 17194 Mcap	41959	(1180.1) (3849.1) 1198.0 3881.3 1198.5 3894.4 1172.0 3775.0 1179.0 3806.0 965K 5921 41.4 22.5 1717/948 4259/249 41982 21877	Sterlite Tc (3849.3) (158.8) (158.8) (158.8) (158.8) (159.0) ((158.9) (427.5) 159.9 427.5 159.9 435.0 137.2 406.8 138.9 409.47 12.9 100.9 180/59 547/271 5609 3671	3669 114507	(483.8) (382.6) 488.0 385.5 488.2 385.5 475.0 379.8 477.3 381.9 471.4 63689 30.4 11.0 513/312 551/260 114507 15050	(A) \$\Phi\$ (382.7) PCLose 384.2 Open 385.8 High 380.0 Low 381.7 Close 593K Shares 11.0 PE 551/260 52 Wk H/L 15042 Mcap	Tata Chem (i (306.2) 310.0 310.0 300.8 301.7 50478 1.1 779/197 7686	(306.3) (423.0) 309.5 425.0 309.5 425.0 300.9 408.7 301.6 409.5 1352K 63026 1.1 117.2 780/197 438/214 7682 37740	mmer P(A) ♠ Tata Elixs (423.1) (920.8) 424.0 929.0 424.8 952.6 408.4 918.3 409.5 921.1 2752K 101K 117.2 22.4 438/214 1099/501 37735 5736	(921.8) (105.0) 928.0 106.0 952.4 109.7 918.0 105.6 921.3 108.5 1511K 3236K 22.4 - 1098/500 202/64 5738 33515	(105.1) (49.0) 106.0 49.1 109.7 49.5 105.5 48.6 108.5 48.9 66009K 847K 13.2 202/64 69/27 33500 13213	(49.0) (352.4) 49.5 356.0 49.5 360.6 48.6 349.6 48.9 359.1 11941K 506K 13.2 26.1 69/27 506/251 13213 40452	(352.4) 356.0 360.6 349.5 359.2 11368K 26.1 506/251 40458
PCLose Open High Low Close Shares PE 52 Wk H/L Mcap	TCS (A) ★ (2209.8) 2227.0 2240.7 2202.0 2225.6 133K 26.8 2332/1504 835134	(2207.9) 2230.0 2238.7 2201.2 2225.1 2665K 26.7 2333/1506 834928	(623.4) 630.0 634.5 615.6 620.8 478K 14.9 846/470	(622.8) (1 630.0 10 631.8 10 615.4 99 620.7 10 4219K 57 14.9 59 846/471 13 59971 90	001.7) (1 08.0 17.5 9.3 15.0 206 .4 190/720 13	(A) Torrent 1 1001.7) (2372.5) 1004.0 2375.0 1017.4 2389.4 999.3 2355.0 1015.2 2364.0 2491K 8233 59.4 39.0 90/721 2679/14 90125 40004		2.2 3 3.0 3 9.7 3 0.5 3 841 5 .1	Trent (A) ♠ 22.9) (614.1) 323.2 619.2 324.1 619.2 319.5 605.0 320.7 610.5 544K 11219 13.1 140.4 1/232 804/368 15413 21703	(613.7) PCLose 620.0 Open 622.0 High 604.6 Low 610.3 Close 132K Shares 140.3 PE 805/365 52 Wk H 21694 Mcap	TVS Moto (398.8) 400.0 410.8 400.0 403.0 278K 32.3 /L 503/240 19144	r (A) & Ujjivan F (398.8) 401.4 256.5 411.0 260.4 401.0 249.8 403.0 250.7 4863K 219K 32.3 345.6 504/240 415/125 19144 3048	in Ser (A) UltraTech (254.0) (3865.8) (255.9 3879.8 260.4 3953.0 249.6 3848.1 250.7 3862.4 4011K 21336 345.7 19.4 416/125 4753/2913 3049 111479	(A) United 8 (3865.1) (984.9) 3899.0 992.0 3955.0 997.1 3850.0 982.0 3863.3 984.2 614K 12389 19.4 60.9 14754/2910 1444/751 111506 26021	rew (A) ♠ United Spi (985.1) (600.2) 995.0 608.0 997.4 608.0 984.1 592.6 984.5 593.2 276K 61158 60.9 61.2 9 1439/750 743/443 26030 43105	(600.3) (453.8) (600.3) (453.8) (600.3) (453.8) (600.5) (600.	(453.6) PCLose 457.3 Open 462.8 High 450.4 Low 458.4 Close 6154K Shares 22.1 PE 655/240 S2 Wk H/L 35024 Mcap	Vedanta (A) (108.2) 110.0 111.4 107.7 110.8 829K - 176/60 41168	▼ Vodafone I (108.1) (9.0) 109.4 9.0 111.4 9.0 117.7 8.2 110.8 8.3 20567K 88984K - 176/60 13/3 41187 23879	dea (A) Voltas (A) (9.1) (597.5) 9.0 597.6 9.0 609.6 8.2 595.0 8.3 596.9 644550K 87322 741/428 23850 19750	(597.5) (270.9) 600.6 277.0 609.5 281.5 594.6 269.4 597.0 271.1 2868K 1246K 38.2 15.9 741/427 282/160 19753 154890	★ YES Bank (270.8) (19.5) 278.5 19.2 281.6 19.5 269.4 18.8 271.4 19.4 33000K 1622K 15.9 - 282/159 99/6 155062 24285	(A) ★ Zee Enter ((154.8) (19.5) (154.8) 19.0 155.5 19.5 156.3 18.8 152.1 19.3 153.7 27568K 774K - 9.3 99/6 406/114 24222 14758	(154.8) 155.7 156.3 152.0 153.8 21969K 9.3 405/114 14768

ITC, Marriott, Taj plot their way out of Covid pandemic

Five star hospitality chains have launched new food and delivery labels to service customers at home. Does this strengthen, or dilute their brands?

Mumbai, 21 July

ust a few months ago, Gourmet Couch, Flavours, Qmin may well have made up a list of swanky restaurants, overlooking the sea or a pool, inside the five-star properties that have just launched them. However, in a contact-less world where direct-to-customer is the universal mantra of success, these are gourmet labels that help the hospitality chains navigate the new world of 'fine-dining' at home. Launched by ITC, Indian Hotels and (Taj Hotels) respectively, the newly minted food and food delivery services are meant to extend the exceptional dining experience promised in these restaurants to a homedelivery set up, thereby keeping the brand and business humming through the pandemic.

ITC Hotels has launched Flavours (local flavours) and Gourmet Couch (signature dishes offered at all its properties) and Marriott has Marriott on Wheels; both use the delivery networks of Zomato and Swiggy. Qmin is an Indian Hotels-owned food and delivery platform. All three promise to keep the brand experience intact even when it is being packaged in a box and delivered by a masked rider. While this is the need of the hour, experts ask if this could induce a long-term shift in the way the brands leverage their star power in the long run.

The first lines of friction between the five-star promise and the new labels is with respect to pricing. While a home delivered meal for two from Marriott and ITC will cost ₹1,000-1,500 and ₹5,000, respec-





From Left: Taj Hotels, ITC and Marriott are looking to extend their brands through their food take-away services

tively, Taj has kept the rates the same as it is for dining in, at its restaurants. Since this is a completely new territory, either model could yield dividends. However for an extension to be truly successful, pricing must capture the legacy of the brand, which is a challenge.

The online food delivery market is a discount-driven business, says Nandivardhan Jain, CEO Noesis Capital Advisors, a hotel advisory firm. He sees the entry of five-star hotels into the space as a tactical move, to keep the brands from slipping out of reckoning altogether. But this cannot substitute for the real five-star promise, he believes. "The strength of fine dining especially for standalone restaurants or five-star properties is that it means more than food. It's a sum total of the ambience, the service and the warmth," said Jain. Also given the cut-throat discountheavy nature of the food delivery business, he does not see five-star restaurants taking this on in the long run.

Khushnooma Kapadia, area

director marketing at Marriott International. Marriott International savs "We are completely in sync with the external environment and have priced our home delivery affordably." She says that the response has been enthusiastic from all the cities that they have ventured into and they plan to expand the network soon.

Apart from price, the move to take the five-star value out of its locational boundaries into the delivery chain could also end up pitting the subsidiary brands against the parent. The new labels could outgrow their parent brands, thereby presenting another point of potential conflict. Take IHCL's QMin for instance. It is looking to expand its food delivery network from Mumbai, Delhi and Bengaluru to Kolkata, Chennai and Hyderabad over the next few weeks. Similarly, Marriot plans to strengthen its entry into the food delivery space by adding more verticals to "Marriott on Wheels" by getting into corporate outdoor catering services, Bento Boxes and Grab & Go meal options.

A standalone Qmin store in August, is also in the works. "The outlet will offer gourmet specialities and authentic artisanal products. Among other services we will soon include initiatives like themed dinners, celebration parties at home and kitchen studios with master chefs hosting online classes and demos," said Akshay Tripathi, general manager, IHCL. While these are early days yet, IHCL will soon need to explore ways to reconcile the luxury legacy of the Taj brand with these new services, if the brand promise is

to remain undiluted. One way to do that is through crafting a halo that carries over the five-star tag to the new businesses, through choice and design of the menu and brand communication. It would also mean promising a very different dining experience from the one offered before the pandemic. Anil Chaddha, chief operating officer at ITC Hotels said, "We are looking at enabling responsible dining experiences that induce wellbeing for guests who want freedom with personal controls."

NIIT NIIT Technologies Limited CIN: L65993DL1992PLC048753

Regd. Office: 8, Balaji Estate, Third Floor, Guru Ravi Das Marg,

Kalkaii. New Delhi - 110 019 **Ph**: 91 (11) 41029297, **Fax**: 91 (11) 26414900

Website: http://www.niit-tech.com; Email: investors@niit-tech.com **NOTICE**

Notice is hereby given pursuant to Clause 47(1)(a) of the Securities & Exchange Board of India (Listing Obligations & Disclosure Requirements) Regulations, 2015 that a meeting of the Board of Directors of the Company will be held on Tuesday, July 28, 2020, to consider and approve the un-audited consolidated and standalone financial results of the Company for the quarter ended June 30, 2020 subject to Limited Review Report by Auditors and to transact such other business, as may be required.

The trading window shall re-open 48 hours after the declaration o

The said notice may be accessed on the Company's website a nttp://www.niit-tech.com/investors/disclosures-under-listingregulations and also on the website of National Stock Exchange a https://www.nseindia.com and BSE Limited at

For NIIT Technologies Limited

Dated: July 21, 2020 Place: Noida

Lalit Kumar Sharma Company Secretary & Legal Counsel

CHEVIOT COMPANY LIMITED

CIN: L65993WB1897PLC001409 Registered & Administrative Office

24, Park Street, Magma House, 9th Floor, Kolkata-700 016 Ph: +91 8232087911/12/13, Fax: (033) 22497269/22172488 Email: cheviot@chevjute.com, Website: www.groupcheviot.net

NOTICE TO SHAREHOLDERS

Notice is hereby given that the annual general meeting (AGM) of the Company will be held on Friday, 14th August, 2020 at 11:00 A.M. through video conferencing (VC) / other audio visual means (OAVM), to transact the business, as set out in the Notice dated 5th June, 2020 convening the AGM. The said Notice together with Annual Report for the year ended 31st March, 2020 has been sent to the members through electronic mode on 21st July, 2020.

Notice is also hereby given that the Register of Members and the Share Transfer Register of the Company will remain closed from Saturday 8th August, 2020 to Friday, 14th August, 2020 (both days inclusive) for the

Notice is also hereby given that business as set out in the Notice dated 5th June, 2020 shall be transacted through voting by electronic means. The remote e-voting period shall commence on Monday, 10th August, 2020 at 10:00 a.m. and end on Thursday, 13th August, 2020 at 5:00 p.m. The remote e-voting shall not be allowed beyond the said date and time. Members holding shares either in physical or dematerialised form at the close of business hours, as on the cut-off date i.e. Friday, 7th August, 2020 shall only be entitled to avail the facility of remote e-voting as well as e-voting at the AGM. Any person who becomes member of the Company after despatch of the Notice of the AGM and holding shares as on the cut-off date, may obtain the login crede by sending a request at "evoting@nsdl.co.in".

Those members, who attend the AGM through VC / OAVM and had not cast their vote on the resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote during the AGM using the e-voting platform provided by NSDL. The members who have cast their vote remote e-voting prior to the AGM may also attend the AGM through VC OAVM but shall not be entitled to cast their vote again. The detailed procedure and instruction for remote e-voting and e-voting during the AGM is given in

Attention of members is also drawn towards the notice to shareholders published on 9th July, 2020 and available on the Company's website 'www.groupcheviot.net" and on the BSE website "www.bseindia.com' where the shares of the Company are listed, for more details

Notice convening the AGM is displayed at www.groupcheviot.net and ww.evoting.nsdl.com. In case of any query / grievance with respect to Remote E-voting, members may refer to the Frequently Asked Questions (FAQs) for Shareholders and Remote E-voting User Manual for Shareholders available under the Downloads section of NSDL's e-voting website or contact Mr. Ami Vishal, Senior Manager / Ms. Pallavi Mhatre, Manager, NSDL, Trade World "A" Wing, 4th Floor, Kamala Mills Compound, Lower Parel, Mumbai 400 013 at telephone no. 022-24994360 / 022-24994545 or toll free no. 1800-222-990 or at E-mail ID:**evoting@nsdl.co.in**.

For Cheviot Company Limited Place : Kolkata Aditya Banerjee Dated : 21st July, 2020 Company Secretary

Redington

REDINGTON (INDIA) LIMITED

NOTICE OF THE 27th ANNUAL GENERAL MEETING,

Regd. Office: SPL Guindy House, 95, Mount Road, Guindy, Chennai 600 032. CIN: L52599TN1961PLC028758 Tel No: +91-44-42243353 Fax No: +91-44-22253799 Email: investors@redington.co.in Website: www.redingtongroup.com

BOOK CLOSURE AND E-VOTING INFORMATION NOTICE is hereby given that the 27th Annual General Meeting (27th AGM) of the Company will be held on Wednesday, August 12, 2020 at 10.00 A.M. (IST) through Video Conferencing ('VC') or Other Audio Visual Means ('OAVM') in accordance with applicable provisions of Companies Act. 2013 read with General Circular Nos. 20/2020, 14/2020 and 17/2020 issued by Ministry of Corporate Affairs ('MCA') and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with the Circular issued by Securities and Exchange Board of India vide SEBI/HO/CFD/CMD1/CIR/P/2020/79, to transact the businesses as set out in the Notice. Members can attend and participate in the 27th AGM through VC/OAVM only and those who are participating will be reckoned for purpose of ascertainment of quorum under Section 103 of the Companies Act, 2013. Hence, there is

no requirement for physical presence of Members at a common venue.

In compliance with the aforementioned circulars, the Annual Report including the Notice of 27th AGM giving detailed instructions for Members for casting votes through electronic neans and for participating through VC/OAVM and login details to participate in the Meeting and to vote through electronic means have been sent in electronic form to all the Members whose email addresses are registered with the Depository Participant(s)/Registrar and Share Transfer Agent. The Annual Report including the Notice was also made available on the Company's website www.redingtongroup.com stock exchange websites viz, www.bseindia.com and www.nseindia.com and also or NSDL's website www.evoting.nsdl.com. The dispatch of Annual Report and the Notice of AGM in electronic form was completed on July 21, 2020.

The Company has arranged to provide remote e-voting facility ('remote e-voting') and the facility of voting through e-voting system during the AGM ('e-voting') to all its members for all the resolutions set forth in the Notice. Members may note that the detailed instructions for electronic voting and for participating in the AGM through VC/OAVM are provided in the Notice of the AGM.

The Members who have not yet registered their email addresses can register as given below for receiving Annual Report and login details for e-voting and for participation in AGM through VC/OAVM:

a) Members holding shares in dematerialized form can send an e-mail to evoting@nsdl.co.in providing DPID-CLID (16-digit DPID + CLID or 16-digit beneficiary ID), Name, Client master or copy of Consolidated Account Statement PAN (self-attested scanned copy of PAN card), Aadhar (se

Members holding shares in physical form can register their email addresses with Company's Registrar M/s. Cameo Corporate Services Limited, by clicking the link: https://investors.cameoindia.com/ and follow the process guided therein. You are requested to provide details such as Name, Folio Number, Certificate number PAN, mobile number and e-mail id.

Notice is also given that the Register of Members and the Share Transfer Books of the Company will remain closed from Thursday, August 6, 2020 to Wednesday, August 12, 2020 (both days inclusive) for the purpose of 27th AGM of the Company.

Members are hereby informed that: a) Date and time of commencement of remote e-voting: August 9, 2020, 9:00 A.M. (IST

b) Date and time of end of remote e-voting: August 11, 2020, 5:00 P.M.(IST c) Remote e-voting shall not be allowed beyond 5.00 P.M. on August 11, 2020.

d) Cut-off date as on which the right of the members shall be reckoned: August 5, 2020 Any person, who acquires shares of the Company and become member of the Company after dispatch of the Notice and holding shares as on the cut-off date i.e August 5, 2020, may obtain the login details by sending a request at evoting@nsdl.co.in (or) agm@cameoindia.com. However, if a person is already registered with NSDL for e-voting, then the existing login details can be used for casting the votes.

The facility for e-voting will be made available to the members participating in the

Once the votes are cast by the Members, the same shall not be allowed to be changed subsequently. A member may participate in the AGM even after exercising his right to vote through remote e-voting but shall not be allowed to vote again during the AGM.

A person, whose name is recorded in the register of members or in the registe of beneficial owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting or e-voting during the AGM.

For electronic voting instructions, Members may go through the instructions in the Notice of 27th AGM. In case of any queries / grievance connected with electronic voting, Members may refer the Frequently Asked Questions (FAQs) and e-voting user manual for shareholders available at https://www.evoting.nsdl.com or contact: Ms. Pallavi Mhatre, (Manager), National Securities Depository Limited, 4" Floor, 'A' Wing, Trade World, Kamala Mills Compound, Senapati Bapat Marg Lower Parel, Mumbai - 400 013. Email: evoting@nsdl.co.in, Tel: 1800 222 990 91 22 24994200/91 22 24994545. For Technical assistance to access and participate in the Meeting through VC/OAVM, Members may contact Helpline number: 1800 222 990

For Redington (India) Limited Date: July 21, 2020

FROM PAGE 1

Bidvest sues...

They were also entering into a transaction by which they were seeking to appropriate unto themselves 79.10 per cent shareholding of GVK Airport Holdings by purchasing new shares being issued by the GVK group.

As GVK Airport Holdings owns 50.5 per cent in MIAL, any change in the holding company will reduce GVK's stake and give substantial indirect stake to new investors, it said. This will result in the new investors gaining a substantial foothold, indirectly, in further argued that MIAL, in turn, owned 74 and due to the litigation and lack of funds, the GVK group was unable to start the project, impacting the valuation of MIAL.

City and Industrial Development Corporation (Cidco), the Maharashtra government body and shareholder in Navi Mumbai airport, has expressed concerns over the delay in the project and lack of progress in construction.

'In any event, any breach by GVK or other investors which results in breach of the shareholder agreement will also pose the danger of termination of the Navi Mumbai airport concession agreement, and thus substantially eroding the valuation of Bidvest's shareholding in MIAL and causing serious harm to us," the company said.

"It is a matter of fact the new investors (NIIF, PSP, ADIA) in normal circumstances were under no legal obligation to transfer funds into an escrow account towards the proposed acquisition of shares of GVK until the satisfaction of closing conditions under

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SOLUTION TO #3108

the proposed transaction. However, they still decided to do so, leading to an inescapable conclusion that their objective while depositing funds into escrow accounts was to enable GVK to prevent Bidvest from disposing of its shares in MIAL and thereby ensuring that they were able to acquire a bigger shareholding in MIAL by adopting unlawful and unfair means as also to induce GVK to enter into the transaction in breach of its contractual rights," Bidvest said.

Agriculture...

"There has been speculation about the the affairs of Mumbai airport, it said. Bidvest extent to which the economy is going to per cent in the Navi Mumbai airport project, that 4.7-4.9 levels. There have been similar forecasts for India as well."

> "But I can see revival, particularly if you look at India's rural areas. We have had a very good summer crop. All of it has been procured at reasonable prices so that farmers are not left high and dry. Now the estimate for kharif crops has also come. We can clearly see the agriculture sector is driving the revival," she said.

> Sitharaman said the government would soon come out with a list of select 'strategic sectors' where the presence of state-owned companies would remain. "In India every sector is private sector as there is no sector reserved for public sector alone. We will have a list of a select few strategic sectors, and PSUs will be present in only certain pre-determined sectors," she said.

Khaitans may...

"It's unfortunate that their problem is a lit-

tle bit bigger than Eveready, but as far as I am concerned, we are only interested in this business," Burman said.

Eveready, however, happens to be the only company in which the Burmans have a high shareholding without management control.

The Eveready stock has surged since the Burmans bought the last lot of shares. In the past one week, the stock price moved from ₹88.90 to₹115.45 on the BSE. Sources indicated with backing from the Burmans, it would help the company to raise funds since promoter shares were largely pledged. Eveready had debt of around ₹350 crore, but promoter shares were used as collateral for raising funds for other group companies.

GSK merger...

Net profit rose 7.2 per cent YoY to ₹1,881 crore, which compares favourably with the ₹1,722-crore consensus estimate of analysts tracked by Bloomberg.

Operating profit, however, fell 0.1 per cent to ₹2,644 crore in Q1, while operating margins narrowed

adverse mix and higher Covid-19-related costs were deftly managed by dialling up savings and unlocking synergies of the GSK Consumer merger, enabling us to sustain healthy margins," Phatak said.

While rural areas have shown an uptick in sales, Sanjiv Mehta, chairman and managing director, HUL, declined to give an outlook for the future, saying he'd rather wait for the September quarter to give an assessment of demand. HUL gets 40 per cent of its sales in rural areas.

"We are pleased with what the government is doing to improve demand, especially, in rural areas. However, uncertainty remains, which will last till a vaccine is found. If supply-side disruptions ease, the Sentember quarter should give us a good picture of underlying demand," he said.

Analysts say HUL's business remains resilient, given that 80 per cent of its portfolio is focused on health, hygiene, and nutrition, 15 per cent is discretionary in nature, and 5 per cent is focused on out-ofhome consumption.

"80 per cent of HUL's business registered a growth rate of 6 per cent in April-June," said Kaustubh Pawaskar, associate vice-president (research), Sharekhan. "The nutrition business, including GSK Consumer's products, registered 5 per cent growth, while the discretionary portfolio, including skincare, deos and colour cosmetics, and out-of-home consumption, which includes ice creams, declined 45 per cent and 70 per cent, respectively," he said.

'We want...

Will this be made a part of the National **Immunisation Mission eventually?**

As the situation will improve only with extensive penetration of the vaccine, I believe it will be a part of the immunisation programme in the initial phase.

What is the status update on the other vaccine candidates you are working on?

We have tied up with five candidates so far and are working on two of our own candidates. We hope to announce the availability of our own vaccines by the end of 2021. As per our associations, we are to manufacture and distribute the Novavax candidate across GAVI nations. Codagenix vaccine is expected to progress soon and we have a global manufacturing and supply association with them. We have also tied up with a company for an mRNA candidate and hope to announce that soon.

How soon will there be a repurposed BCG vaccine?

We are currently conducting Phase-III trials of the vaccine shots to improve the innate ability to fight the virus and reduce the severity of Covid-19. This is a safe vaccine since it is given to new-born babies and we have been selling this in more than 100 countries for many decades. Based on our trials, we will be certain on the efficacy and viability of the vaccine, after which we will initiate mass production. Currently, we are to 25 per cent from 26.2 per cent a conducting Phase-III trials of rBCG vaccine year ago. "The negative impact of in more than 30 locations in India.



Sar utha ke jiyo!

HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited) CIN: L65110MH2000PLC128245

Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N.M. Joshi Marq, Mahalaxmi, Mumbai 400 011 (IRDAI Reg. No. 101 dated 12.10.2000)

Ph: 022-67516666, Fax: 022-67516861, Email: investor.service@hdfclife.com, Website: www.hdfclife.com

					(₹ in Lakhs)
		Thre	e months ended / A	\s at	Year ended
Sr. No.	Particulars	June 30, 2020	March 31, 2020	June 30, 2019	March 31, 2020
NO.		(Unaudited)	(Unaudited)³	(Unaudited)	(Audited)
1.	Premium Income (Gross) ¹	586,256	1,061,483	653,576	3,270,689
2.	Net Profit for the period (before Tax, Exceptional and/ or Extraordinary items)	45,065	28,441	43,797	131,392
3.	Net Profit for the period before Tax (after Exceptional and/or Extraordinary items)	45,065	28,441	43,797	131,392
4.	Net Profit for the period after Tax (after Exceptional and/ or Extraordinary items)	45,054	31,165	42,571	129,745
5.	Total Comprehensive Income for the period [Comprising profit for the period (after tax) and other Comprehensive Income (after tax)] ²	NA	NA	NA	NA
6.	Equity Share Capital (Paid up)	201,917	201,880	201,749	201,880
7.	Reserves (excluding Revaluation Reserve)	543,288	497,420	405,433	497,420
	Earnings per share (Face value of ₹ 10 each)				
8.	1. Basic (not annualised for three months) (in ₹)	2.23	1.54	2.11	6.43
	2. Diluted (not annualised for three months) (in ₹)	2.23	1.54	2.11	6.42

Key numbers of Audited Standalone Results of the Company are as under:

(₹in Lakhs)

		-	Three months ende	ed	Year ended
Sr. No.	Particulars	June 30, 2020	March 31, 2020	June 30, 2019	March 31, 2020
NO.		(Audited)	(Audited)	(Audited)	(Audited)
1.	Premium Income (Gross) ¹	586,256	1,061,483	653,576	3,270,689
2.	Profit before tax	45,120	2 8,447	43,688	131,174
3.	Profit after tax	45,109	31,171	42,462	129,527
4.	Total Comprehensive Income ²	NA	NA	NA	NA

1. Premium income is gross of reinsurance and net of Goods & Service Tax

Mumbai

July 21, 2020

2. The new Indian Accounting Standards (Ind AS) are currently not applicable to insurance companies in India.

3. The amounts for the quarter ended March 31, 2020 are the balancing amounts between the amounts as per the audited accounts for the year ended March 31, 2020 and published unaudited year to date figures upto nine months ended December 31,2019 which were subjected to review by the joint auditors of the company.

Note: The above is an extract of the detailed format of Quarterly / Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the $SEBI \ (Listing \ Obligation \ and \ other \ Disclosure \ Requirements) \ Regulations \ 2015. \ The full format of the \ Quarterly \ / \ Annual \ Financial \ Results \ are \ available$ on the Stock Exchange websites (www.nseindia.com and www.bseindia.com) and the Company's website (www.hdfclife.com)

For and on behalf of the Board of Directors

Vibha Padalkar

Managing Director & CEO (DIN: 01682810)

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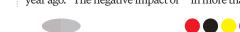
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punjab national bank Together for the better

CIRCLE OFFICE - RECOVERY DEPARTMENT Maker Tower, F - Wing, 7th Floor, Cuffe Parade, Mumbai - 400005 Tel. No.: 022-22163458, 22182423

Email: comumcityrecovery@pnb.co.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provise to Rule 8 (8) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/physical/ symbolic possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is"

Lot	Name of the Branch	Description of the immovable Properties	A) Dt. Of Demand Notice u/s 13(2) of SARFESI ACT 2002 B) Outstanding Amount as on 30.06.2020	A) Reserve Price B) EMD (Last Date	Date / Time of E-Auction	Details of the
No.	Name of the Account	Mortgaged/ Owner's Name (mortgagers of property(les))	C) Possession Date u/s 13(4) of SARFESI ACT 2002 D) Nature of Possession Symbolic /	of deposit of EMD) C) Bid increase	Date and Time of Inspection	known to the secured creditors
1)	A) Punjab National Bank, BO: ARMB, Mumbai City, Maharashtra. Mr. Rohit Mahadik (Manager) Phone-7620325801 EMAIL-bo6041@pnb.co.ln B) Mr. Rajesh Jampalwar &	Bungalow No. 06, Shree Balaji Bungalow Complex S. No. 351, Hissa No.1 to 8, 9/2, 10 to 12 Vill Gass Nalasopara (W) Dist- Palghar	Physical / Constructive A) 10.10,2017 B) Rs. 157.00 Lakh + Future Interest since date of NPA C) 11.12.2017 D) Symbolic	Amount A) Rs. 135.00 Lakh B) EMID of Rs. 13.50 Lakh to be deposited by 06.08.2020 C) Rs. 1,00,0007 (Bid Increase Amount)	A) 10:08:2020 10:30 AM to 11:00 AM B) 03:08:2020 11:00 AM to 5 PM	NI
2)	Mrs. Anjali R. Jampalwar A) Punjab National Bank, BO: ARMB, Mumbal Cily, Maharashtra. Mr. Rohli Mahadik (Manager) Phone-7620325801 EMAIL-bo6041@pnb.co.in B) M/s. Crystal Industries	Shop No. 8 Basement and Ground Floor, Madhu Complex, Sheet No. 26, U No. 274, Near Indira Gandhi Market, Ulhasnagar - 3, Dist - Thane	A) 10.10.2017 B) Rs. 118.00 Lakh + Future Interest since date of NPA C) 26.09.2017 D) Symbolic	A) Rs. 110.00 Lakh B) EMD of Rs. 11.00 Lakh to be deposited by 06.08.2020 C) Rs. 50,000/- (Bid Increase Amount)	A) 10.08.2020 11:15 AM to 11:45 AM B) 03.08.2020 11.00 AM to 5 PM	Ni
3)	A) Punjab National Bank, BO: ARMB, Mumbai City, Maharashtra. Mr. Rohit Mahadik (Manager) Phone-7620325801 EMAIL - bo6041@pnb.co.in	Open piece of industrial land bearing S.No. 194/1, Panchal Udyog Nagar, Vil. Bhimpore Nani Daman, Diu, Diu & Daman (U.T) - 396210	A) 15.10.2016 B) Rs. 578.00 Lakh + Future Interest since date of NPA C) 30.12.2016 D) Physical	A) Rs. 96.00 Lakh B) EMD of Rs. 9.60 Lakh to be deposited by 06.08.2020 C) Rs. 25,000/- (Bid Increase Amount)	A) 10.08.2020 12:00 Noon to 12:30 PM B) 03.08.2020 11.00 AM to	Ni
4)	B) M/s. Anupam Industries A) Punjab National Bank, BC: ARMB, Mumbal City, Maharashtra. Mr. Rohit Mahadik (Manager) Phone-7620325801 EMAIL-bo6041@pnb.co.in	Amalgamated Land with Ground Storied Factory Shed & other structures situated on land S.No. 194/3 & 194/4A, Vill. Bhimpore, Panchal Udyog Nagar, Daman	A) 15.10.2016 8) Rs. 576.00 Lakh + Future Interest since date of NPA C) 30.12.2016 D) Physical	A) Rs. 156.00 Lakh 8) EMD of Rs. 15.60 Lakh to be deposited by 06.08.2020 C) Rs. 50,000/- (Bid Increase Amount)	5 PM A) 10.08.2020 12:45 PM to 01:15 PM B) 03.08.2020 11.00 AM to	NI
5)	B) M/s. Anupam Industries A) Punjab National Bank, BO: ARMB, Mumbal City, Maharashtra. Mr. Rohit Mahadik (Manager) Phone-7620325801 EMAIL - bo6041@pnb.co.in	Plot No. F-1/3, Tarapur Industrial Area, MIDC Tarapur, Village Kolvade, Bolsal (W), Dist Palghar	A) 05.01.2017 B) Rs. 472.00 Lakh + Future Interest since date of NPA C) 02.05.2017 D) Physical	A) Rs. 230.00 Laikh B) EMD of Rs. 23.00 Laikh to be deposited by 06.08.2020 C) Rs. 1,00,000/- (Bid Increase Amount)	A) 10.08.2020 01:30 PM to 02:00 PM B) 03.08.2020 11.00 AM to	NI
6)	B) M/s. Spiderman's Business Pvt. Ltd. A) Punjab National Bank, BO: ARMB, Mumbai City, Maharashtra. Mr. Rohif Mahadik (Manager) Phone-7620325801 EMAIL- bo6041@pnb.co.in B) M/s. Shlogarn Agro Pvt. Ltd.	Row House 4, Kandivali Gokuldham CHS Ltd., Off Bhat Lane, Behind Bhatia School, Kandivali (W), Mumbal - 400067	A) 17.02.2017 B) Rs. 2909.00 Lakh + Future Interest since date of NPA C) 27.04.2017 D) Physical	A) Rs. 270.00 Lakh B) EMD of Rs. 27.00 Lakh to be deposited by 06.08.2020 C) Rs. 1,00,000/- (Bid Increase Amount)	A) 10.08.2020 02:30 PM to 03:00 PM B) 03.08.2020 11.00 AM to 5 PM	NI
7)	A) Punjab National Bank, BO: PNB House, Maharashtra. Mr. Sanjiv Londhe (AGM) Phone- 975509931(022-22661504) EMAIL - bo0062@pnb.co.in B) M/s. Gauri Exports	Flat No. 303, 3" Floor, 'A' Wing, Building Name, "Heera Panna (Annexe) Co-operative Housing Society Ltd.", P & T Colony, Dombivali (East), Dist. Thane - 421204. Built Up Area: 630 Sq.ft	A) 26.10.2017 B) Rs. 32.02 Lakh + Future Interest since date of NPA C) 02.01.2018 D) Symbolic	A) Rs. 39.13 Lakh B) EMD of Rs. 3.90 Lakh to be deposited by 19.08.2020 C) Rs. 50,000/- (Bid Increase Amount)	A) 24.08.2020 10:15 AM to 10:45 AM B) 14.08.2020 11.00 AM to 5 PM	Ni
8)	A) Punjab National Bank, BC: PNB House, Maharashtra. Mr. Sanjiv Londhe (AGM) Phone- 975509931(022-22661504) EMAIL- bc0062@pnb.co.ln B) Mr. Pravin Baburao Galkwad	Flat No. 104, 1° Floor, Om Vaastu Building, Asha Nagar, Behind Nikhil CHSL at Thakur Complex, Kandivali (E), Mumbal - 400101. Carpet Area: 774 Sq.ft	A) 22.08.2019 B) Rs. 38.16 Lakh + Future Interest since date of NPA C) 07.10.2019 D) Symbolic	A) Rs. 108.00 Lakh B) EMD of Rs. 11.00 Lakh to be deposited by 19.08.2020 C) Rs. 50,000/- (Bid Increase Amount)	A) 24.08.2020 11:00 AM to 11:30 AM B) 14.08.2020 11.00 AM to 5 PM	Ni
9)	A) Punjab National Bank, BO: PNB House, Maharashtra. Mr. Sanjiv Londhe (AGM) Phone-9755099331(022-22661504) EMAIL-bo0062@pnb.co.in B) M/s. Dream Merchant Confent Pvt. Ltd.	Office Premises No. 3 & 4, 12" Floor, "Grandeur", Veera Desal Road Ext., Opp. Gundecha Symphony, Oshiwara, Ancheri (W), Mumbai - 400053. Built up area: 4495 Sq.Ft	A) 26.09.2018 B) Rs. 4997.00 Lakh + Future Interest since date of NPA C) 30.12.2018 D) Symbolic	A) Rs. 1080,00 Lakh B) EMD of Rs. 108,00 Lakh to be deposited by 19.08,2020 C) Rs. 1,00,000/- (Bid Increase Amount)	A) 24.08.2020 11:45 AM to 12:15 PM B) 14.08.2020 11.00 AM to 5 PM	NE
10)		Commercial premises situated at 8° & 7° Floor of Adhikari Chambers, Oberol Complex, Village Oshiwara, C.T.S No. 626, New Link Road, Veera Desal Road, Andheri (West), Mumbai 400063. Admeasuring about-7700 Sq.Ft. in the name of M/s. Sri Adhikari Brothers Television Networks Ltd. Super Built up area 7700 Sq.Ft.	A) 13.10.2018 B) Rs. 9894.00 Lakh + Future Interest aince date of NPA C) 30.12.2018 D) Symbolic	A) Rs. 1607.00 Lakh B) EMD of Rs. 161.00 Lakh to be deposited by 19.08.2020 C) Rs. 1,00,000/- (Bid Increase Amount)	A) 24.08.2020 12:30 PM to 01:00 PM B) 14.08.2020 11.00 AM to 5 PM	NI
11)	A) Punjab National Bank, BO: PNB House, Maharashtra. Mr. Sanjiv Londhe (AGM) Phone- 9755099331(022-22661504) EMAIL- b00062@pnb.co.in B) M/s. Om Shiv Estate Pvt. Ltd.	Registered mortgaged of land bearing CTS No. 184 (P) of Village Andheri (W), Mumbai-400058 together with the 2" Floor + 8" Floor of the commercial building formally known as "Chandrakunj" constructed therein on the sakl land and further with all the fixtures, fittings and all plain all machineries attached to earth or permanently fastened to anything attached to earth, both present & future. (1) 2" Floor - 5250 Sq.Ft., (2) Service Floor between 2" Floor & 3" Floor - 5250 Sq.Ft., (3) 3" Floor - 5250 Sq.Ft., (4) 4" Floor - 5250 Sq.Ft., (5) 5" Floor - 5250 Sq.Ft., (9) 9" Floor - 5250 Sq.Ft., (9) 9" Floor - 5250 Sq.Ft., (1) 9" Floor - 5250 Sq.Ft., (2) 9" Floor - 5250 Sq.Ft., (3) 9" Floor - 5250 Sq.Ft.	A) 04.08.2015 B) Rs. 10016 Lakh + Future interest since date of NPA C) 21.02.2018 D) Physical	A) Rs. 5940.00 Lakh B) EMD of Rs. 594.00 Lakh to be deposited by 19.08.2020 C) Rs. 1,00,000/- (Bid Increase Amount)	A) 24 08.2020 01:00 PM to 01:30 PM B) 14.08.2020 11.00 AM to 5 PM	NI
12)	A) Punjab National Bank, BC: ARMB, Mumbai City, Maharashtra. Mr. Rohlt Mahadik (Manager) Phone-762/03/5801 EMAIL- bo6041@pnb.co.in B) Mr. Lokesh Jaiswai &	Flat No. 105 (Merged with Flat No.106), 1" Floor, "B" Wing, "D" Building, Building Name "Golden iste Co-operative Housing Society Ltd., CTS No. 1627, Village Maroshi, Aarey Mik Colony, Near Unit No. 26, Goregaon (E), Mumbal-400065	A) 20.06.2019 B) Rs. 67.00 Lakh + Future Interest since date of NPA C) 29.08.2019 D) Symbolic	A) Rs. 95.00 Lakh B) EMD of Rs. 9.50 Lakh to be deposited by 19.08.2020 C) Rs. 50,000/- (Bid Increase Amount)	A) 24.08.2020 01:45 PM to 02:00 PM B) 14.08.2020 11.00 AM to 5 PM	NI
13)	Mrs. Preed Lokesh Jaiswel A) Punjab National Bank, BC: ARMB, Mumbai City, Maharashtra. Mr. Rohil Mahadik (Manager) Phone-7820325801 EMAIL- bo6041@pnb.co.in B) Mrs. Fine Facets (I) Pvt. Ltd.	EM of Flat No. 906, 9 th Floor, Hrishiraj Apt., Ward-Athwa, Surat City Survey New No. 753, Athwagate Surat	A) 20.11.2015 B) Rs. 1163.00 Lakh + Future Interest since date of NPA C) 22.01.2016 D) Physical	A) Rs. 23.00 Lakh B) EMD of Rs. 2.30 Lakh to be deposited by 19.08.2020 C) Rs. 20,000/- (Bid Increase Amount)	A) 24.08.2020 02:15 PM to 02:45 PM B) 14.08.2020 11.00 AM to 5 PM	NI
14)	A) Punjab National Bank, BO: ARMB, Mumbal City, Maharashtra. Mr. Rohif Mahadik (Manager) Phone- 7620325801 EMAIL - bo6041@pnb.co.in B) M/s, Keshar Steel	Godown Premises at B-9, Belaji Plaza, Usatane, Taluka Ambemath, Dist. Thane	A) 15.01.2016 B) Rs. 101.00 Lakh + Future Interest since date of NPA C) 19.07.2016 D) Physical	A) Rs. 18.00 Lakh B) EMD of Rs. 1.80 Lakh to be deposited by 19.08.2020 C) Rs. 20,000/- (Bid Increase Amount)	A) 24.08.2020 03:00 PM to 03:30 PM B) 14.08.2020 11.00 AM to 5 PM	NI
15)		Godown Premises at D-02, Ground Floor, Survey No. 37/1, Balaji Plaza, Usatane, Taluka Ambernath, Dist. Thane	A) 15.01.2016 B) Rs. 101.00 Lakh + Future Interest since date of NPA C) 19.07.2016 D) Physical	A) Rs. 18.00 Lakh B) EMD of Rs. 1.80 Lakh to be deposited by 19.08.2020 C) Rs. 20,000/- (Bid Increase Amount)	A) 24.08.2020 03:45 PM to 04:15 PM B) 14.08.2020 11.00 AM to 5 PM	NI
16)	A) Punjab National Bank, BO: ARMB, Mumbai City, Maharashtra. Mr. Rohit Mahadik (Manager) Phone-7820325801 EMAIL- bo6041@pnb.co.in	Fist No. 201, 2 rd Floor, Mahalaxmi Complex, Plot No. 18, Sector No. 28A, Palm Beach Road, Koparipada, Vashi, Thane - 400703.	A) 05.07.2017 B) Rs. 64.00 Lakh + Future Interest since date of NPA C) 16.09.2017 D) Symbolic	A) Rs. 45.00 Lakh B) EMD of Rs. 4.50 Lakh to be deposited by 19.08.2020 C) Rs. 20,000/- (Bid increase Amount)	A) 24.08.2020 04:30 PM to 05:00 PM B) 14.08.2020 11.00 AM to	Nii

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17) A B M M P E B M M P P E B M M P P E B M M P P E B M M P P E B M M P P E B M M P P E B M M M P P E B M M M P P E B M M M M P P E B M M M M M M M M M M M M M M M M M M	A) Punjab National Bank, SC: ARMB, Mumbai City, Maharashtra. Ar. Rohit Mahadik (Manager) Phone-7620325801 EMAIL- bo8041@pnb.co.in 3) M/s. Prince Pipe Industries A) Punjab National Bank, BC: ARMB, Mumbai City, Maharashtra, Ar. Rohit Mahadik (Manager) Phone-7620325801 EMAIL- bo8041@pnb.co.in 8) M/s. Revindra Subbayya Gembhir A) Punjab National Bank, SC: ARMB, Mumbai City, Maharashtra, Ar. Rohit Mahadik (Manager) Phone-7620325801 EMAIL- bo8041@pnb.co.in B) M/s. Shiogam Agro Pvt. Ltd. Mr Rahul A Bakilwai) A) Punjab National Bank, BC: ARMB, Mumbai City, Maharashtra, Ar. Rohit Mahadik (Manager) Phone-7620325801 EMAIL- bo8041@pnb.co.in B) M/s. Shiogam Agro Pvt. Ltd. Mr Rahul A Bakilwai) A) Punjab National Bank, BC: ARMB, Mumbai City, Maharashtra, Ar. Rohit Mahadik (Manager) Punjab National Bank, BC: ARMB, Mumbai City, Maharashtra, Ar. Rohit Mahadik (Manager) Phone-7620325801	Flat No. 304, Al-Amin Apartment, Bhiwandi Flat No. 102,1"Floor, Labh Smruti Co-operative Housing Soc Ltd., Opp BMC Market, Plot No. 48-C, Baptisla Road, Ville Parle (W), Mumbai - 400056. Shop No. 20, 1"Floor, Building Name "Raghuleela Megamail Kandivali (W), Premises Co-operative society Ltd", Near Poisar Depot, Kandivali (W), Mumbai. Admeasuring Saleable area- 124 Sq.Ft. Shop No. 21, 1"Floor, Building Name "Raghuleela Megamail Kandivali (W), Premises Co-operative society Ltd", Near Poisar Depot, Kandivali (W), Mumbai.	D) Nature of Possession Symbolic / Physical / Constructive A) 24.01.2014 B) Rs. 233.00 Lakh + Future Interest since date of NPA C) 30.04.2014 D) Symbolic A) 10.10.2017 B) Rs. 124.00 Lakh + Future Interest since date of NPA C) 11.12.2017 D) Symbolic A) 17.02.2017 B) Rs. 2909.00 Lakh + Future Interest since date of NPA C) 27.04.2017 D) Physical A) 17.02.2017 B) Rs. 2909.00 Lakh + Future Interest since date of NPA C) 27.04.2017 D) Physical	Amount A) Rs. 17.00 Lakh B) EMD of Rs. 1.70 Lakh to be deposited by 20.08.2020 C) Rs. 20,000/- (Bid Increase Amount) A) Rs. 122.00 Lakh B) EMD of Rs. 12.00 Lakh to be deposited by 20.08.2020 C) Rs. 50,000/- (Bid Increase Amount) A) Rs. 14.00 Lakh B) EMD of Rs. 1.40 Lakh to be deposited by 20.08.2020 C) Rs. 10,000/- (Bid Increase Amount) A) Rs. 14.00 Lakh B) EMD of Rs. 1.40 Lakh to be deposited by 20.08.2020 C) Rs. 10,000/- (Bid Increase Amount)	of Inspection A) 25.08.2020 10.30 AM to 11:00 AM B) 17.08.2020 11.00 AM to 5 PM A) 25.08.2020 11:15 AM to 11:45 AM b) 17.08.2020 11:00 AM to 5 PM A) 25.08.2020 12:00 Noon to 12:30 PM B) 17.08.2020 11.00 AM to 5 PM	NII NII
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18) A A B M P P E B (b) (b) (c) A A B M P P E B (c) A A B M P P E B (c) A A B M P P E B (c) A A B M P P E B (c) A A B M P P E B (c) A A B M P P E B (c) A A B M P P E B (c) A A B M P P E B (c) A A B M P P E B (c) A A B M P P E B (c) A B M P P E B M P E B M P P E B M	8) M/s. Prince Pipe Industries A) Punjab National Bank, AC: ARMB, Mumbai City, Maharushtra, Ar. Rohit Mahadik (Manager) Phone- 7620326801 MAIL- bo8041 @pnb.co.in B) M/s. Ravindra Subbeyya Gembhir A) M/s. Ravindra Subbeyya Gembhir A) Punjab National Bank, Ar. Rohit Mahadik (Manager) Phone- 7620325801 MAIL- bo6041 @pnb.co.in B) M/s. Shiogam Agro Pvt. Ltd. Mr Rahul A Bakliwal) A) Punjab National Bank, BC: ARMB, Mumbai City, Maharashtra, Ar. Rohit Mahadik (Manager) Phone- 7620325801 MAIL- bo8041 @pnb.co.in B) M/s. Shiogam Agro Pvt. Ltd. Mr Rahul A Bakliwal) A) Punjab National Bank, C): ARMB, Mumbai City, Maharashtra, Ar. Rohit Mahadik (Manager) Punjab National Bank, C): ARMB, Mumbai City, Maharashtra, Ar. Rohit Mahadik (Manager) Phone- 7620325801	Labh Smruti Co-operative Housing Soc Ltd., Opp BMC Market, Plot No. 48-C, Baptista Road, Vile Parle (W), Mumbai - 400056. Shop No. 20, 1"Floor, Building Name "Raghuleela Megamall Kandivali (W) Premises Co-operative society Ltd", Near Poisar Depot, Kandivali (W), Mumbai. Admeasuring Saleable area- 124 Sq.Ft. Shop No. 21, 1"Floor, Building Name "Raghuleela Megamall Kandivali (W) Premises Co-operative society Ltd", Near Poisar Depot, Kandivali (W), Mumbai.	A) 10.10.2017 B) Rs. 124.00 Laith + Future Interest since date of NPA C) 11.12.2017 D) Symbolic A) 17.02.2017 B) Rs. 2909.00 Laith + Future Interest since date of NPA C) 27.04.2017 D) Physical A) 17.02.2017 B) Rs. 2909.00 Laith + Future Interest since date of NPA C) 27.04.2017 C) Physical	(Bid Increase Amount) A) Rs. 122.00 Lakh B) EMD of Rs. 12.00 Lakh to be deposited by 20.08.2020 C) Rs. 50,0004 (Bid Increase Amount) A) Rs. 14.00 Lakh B) EMD of Rs. 1.40 Lakh to be deposited by 20.08.2020 C) Rs. 10,0004 (Bid Increase Amount) A) Rs. 14.00 Lakh B) EMD of Rs. 1.40 Lakh to be deposited	11.00 AM to 5 PM A) 25.08.2020 11:15 AM to 11:45 AM B) 17.08.2020 11:00 AM to 5 PM A) 25.08.2020 12:00 Noon to 12:30 PM B) 17.08.2020 11.00 AM to 5 PM	
B M M P P P P P P P P P P P P P P P P P	O: ARMB, Mumbai City, Maharashtra, fr. Rohit Mahadik (Manager) Phone-7620325601 EMAIL- bo8041@pnb.co.in New Market Subbayya Gembhir Punjab National Bank, CARMB, Mumbai City, Maharashtra, fr. Rohit Mahadik (Manager) Phone-7620325601 MAIL- bo8041@pnb.co.in New Shiogam Agro Pvt. Ltd. Mr. Rahul A Bakliwaii Punjab National Bank, CARMB, Mumbai City, Maharashtra, fr. Rohit Mahadik (Manager) Phone-7620325801 Mis. Shiogam Agro Pvt. Ltd. Mr. Rahul A Bakliwaii Mr. Rohit Mahadik (Manager) Phone-7620325801 Mis. Shiogam Agro Pvt. Ltd. Mr. Rahul A Bakliwaii Mr. Rohit Mahadik (Manager) Phone-7620325801	Labh Smruti Co-operative Housing Soc Ltd., Opp BMC Market, Plot No. 48-C, Baptista Road, Vile Parle (W), Mumbai - 400056. Shop No. 20, 1"Floor, Building Name "Raghuleela Megamall Kandivali (W) Premises Co-operative society Ltd", Near Poisar Depot, Kandivali (W), Mumbai. Admeasuring Saleable area- 124 Sq.Ft. Shop No. 21, 1"Floor, Building Name "Raghuleela Megamall Kandivali (W) Premises Co-operative society Ltd", Near Poisar Depot, Kandivali (W), Mumbai.	B) Rs. 124,00 Lakh + Future Interest since date of NPA C) 11.12.2017 D) Symbolic A) 17.02.2017 B) Rs. 2909.00 Lakh + Future Interest since date of NPA C) 27.04.2017 D) Physical A) 17.02.2017 B) Rs. 2909.00 Lakh + Future Interest since date of NPA C) 27.04.2017	B) EMD of Rs. 12.00 Lakh to be deposited by 20.08.2020 C) Rs. 50,000/- (Bid Increase Amount) A) Rs. 14.00 Lakh B) EMD of Rs. 1.40 Lakh to be deposited by 20.08.2020 C) Rs. 10,000/- (Bid Increase Amount) A) Rs. 14.00 Lakh B) EMD of Rs. 1.40 Lakh to be deposited	11:15 AM to 11:45 AM B) 17:08.2020 11:00 AM to 5 PM A) 25:08.2020 12:00 Noon to 12:30 PM B) 17:08.2020 11:00 AM to 5 PM	
19) A B B M M P P E B B (N	A) Punjab Netional Benk, BO: ARMB, Mumbai City, Maharashtra, Mr. Rohit Mahadik (Manager) Phone-7620325601 MAIL- bo6041 @pnb.co.in B) M/s. Shiogam Agro Pvt. Ltd. Mr Rahul A Bakilwai) A) Punjab Netional Benk, BO: ARMB, Mumbai City, Maharashtra, Mr. Rohit Mahadik (Manager) Phone-7620325801 MAIL- bo6041 @pnb.co.in B) M/s. Shiogam Agro Pvt. Ltd. Mr Rahul A Bakilwai) A) Punjab National Bank, BO: ARMB, Mumbai City, Maharashtra, Mr. Rahul A Bakilwai) A) Punjab National Bank, BO: ARMB, Mumbai City, Maharashtra, Mr. Rohit Mahadik (Manager) Phone-7620325801	"Raghuleela Megamali Kandivali (W) Premises Co-operative society Ltd", Near Poisar Depot, Kandivali (W), Mumbai. Admeasuring Saleable area- 124 Sq.Ft. Shop No. 21, 1"Floor, Building Name "Raghuleela Megamali Kandivali (W) Premises Co-operative society Ltd", Near Poisar Depot, Kandivali (W), Mumbai.	B) Rs. 2909.00 Lakh + Future Interest since date of NPA C) 27.04.2017 D) Physical A) 17.02.2017 B) Rs. 2909.00 Lakh + Future Interest since date of NPA C) 27.04.2017	B) EMD of Rs. 1.40 Lakh to be deposited by 20.08.2020 C) Rs. 10,000/- (Bid Increase Amount) A) Rs. 14.00 Lakh B) EMD of Rs. 1.40 Lakh to be deposited	A) 25.08.2020 12:00 Noon to 12:30 PM B) 17.08.2020 11.00 AM to 5 PM	NI
20) A B M P E B (h	Mr Rahul A Bakliwal) N Punjab National Benk, C: ARMB, Mumbai City, Maharashtra, Ar. Rohit Mahadik (Manager) Phone- 7620325801 MAIL- bo8041@pnb.co.in N M/s. Shicgam Agro Pvt, Ltd. Mr Rahul A Bakliwal) Punjab National Benk, C: ARMB, Mumbai City, Maharashtra, Ar. Rohit Mahadik (Manager)	Shop No. 21, 1"Floor, Building Name "Raghuleela Megamall Kandivali (W) Premises Co-operative society Ltd", Near Poisar Depot, Kandivali (W), Mumbai.	B) Rs. 2909.00 Lakh + Future Interest since date of NPA C) 27.04.2017	A) Rs. 14.00 Lakh B) EMD of Rs. 1.40 Lakh to be deposited	5 PM	
20) A B M P E B (h	N) Punjab National Bank, C: ARMB, Mumbai City, Maharashkra, dr. Rohit Mahadik (Manager) hone-7620325801 EMAIL- bo8041@pnb.co.in Nis. Shiogam Agro Pvt. Ltd. Mr Rahul A Baldiwai) Punjab National Bank, C: ARMB, Mumbai City, Maharashkra, dr. Rohit Mahadik (Manager) hone-7620325801	"Raghuleela Megamali Kandivali (W) Premises Co-operative society Ltd", Near Poisar Depot, Kandivali (W), Mumbai.	B) Rs. 2909.00 Lakh + Future Interest since date of NPA C) 27.04.2017	B) EMD of Rs. 1.40 Lakh to be deposited	A) 25.08.2020	
21) A	Mr Rahul A Bekliwal) N Punjab National Benk, SC: ARMB, Mumbai City, Maharashtra, Mr. Rohit Mahadik (Manager) Phone-7620325801			by 20.08.2020 C) Ra. 10,000/-	12:45 PM to 01:15 PM B) 17:08:2020	NI
21) A	 N) Punjab National Benk, SC: ARMB, Mumbai City, Maharashtra, dr. Rohit Mahadik (Manager) Phone-7620325801 			(Bid Increase Amount)	11.00 AM to 5 PM	
M	EMAIL - bo8041@pnb.co.in	Shop No. 336, 1"Floor, Building Name "Raghuleela Megamali Kandivali (W) Premises Co-operative society Ltd", Near Poisar Depot, Kandivali (W), Mumbai.	A) 17.02.2017 B) Rs. 2909.00 Lakh + Future Interest since date of NPA C) 27.04.2017 D) Physical	A) Rs. 81.00 Lakh B) EMD of Rs. 8.10 Lakh to be deposited by 20.08.2020 C) Rs. 50,000/- (Bid Increase Amount)	A) 25.08.2020 01:30 PM to 02:00 PM B) 17.08.2020 11.00 AM to	NI
(8	8) M/s. Shiogam Agro Pvt. Ltd. Mr Rahul A Bakliwal)			Mark Constraint (1994)	5 PM	
M M	N Punjab National Benk, Oc. ARMB, Mumbai City, Maharashtra. Ir. Rohit Mahadik (Manager) Phone- 7620325801 JMAIL- bo8041 @pnb.co.in	Flat No. A307, Harmony CHSL, 1A Rahaja Vihar, Tungwa Chandivali Farm Road, Powal, Mumbal - 400072.	A) 01.07.2017 B) Rs. 83.00 Lakh + Future Interest since date of NPA C) 01.02.2018 D) Symbolic	A) Rs. 77.00 Lakh B) EMD of Rs. 7.70 Lakh to be deposited by 20.08.2020 C) Rs. 50,000/- (Bid increase Amount)	A) 25.08.2020 02:15 PM to 02:45 PM B) 17.08.2020 11.00 AM to	NI
S	3) Mr. Rajaram Tukaram Pawar & Savita Rajaram Pawar	_			5 PM	
B M P E	N) Punjab National Benk, SC. ARMB, Mumbai City, Maharushtra, Mr. Rohit Mahadik (Manager) Phone-7620325801 MAIL- bo6041@pnb.co.in MIR Ramnath Jaganath Singh	Flat No. 703, 7° Floor, A-Wing, Yamuna Tower Jangid Complex Co-Operative Housing Society Limited, Opposite J & K Bank, Near Jangid Circle, Mira Road (East) - 401107. Carpet Area - 732 Sq. Feets	A) 06.07.2017 B) Rs. 49.00 Laich + Future Interest since date of NPA C) 26.10.2017 D) Symbolic	A) Rs. 53.00 Lakh B) EMD of Rs. 5.30 Lakh to be deposited by 20.08.2020 C) Rs. 50,000/- (Bid increase Amount)	A) 25.08.2020 03:00 PM to 03:30 PM B) 17.08.2020 11.00 AM to 5 PM	NI
24) A B M P	y Mr. Kalman Agestalin Kally No. ARMB, Mumbal City, Maharashtra, Mr. Rohit Mahadik (Manager) Phone-7620325801 MAIL- bo8041 @pnb.co.in 3) Shree Narmada Architectural	Land & Building On R.S. Nos. 119(pt), 120 & 123, Opp. M. B. Patel & Co. Petrol Pump, Mauje Naugama, Taluka - Ankleshwar, Dist - Bharuch, State - Gujerat	A) 30.01.2014 B) Rs. 4490.00 Lakh + Future Interest since date of NPA C) 03.05.2014 D) Symbolic	A) Rs. 771.00 Lakh B) EMD of Rs. 77.10 Lakh to be deposited by 20.08.2020 C) Rs. 1,00,000/- (Bid increase Amount)	A) 25.08.2020 03:45 PM to 04:15 PM B) 17.08.2020 11.00 AM to 5 PM	NI
25) A B M	System Pvt. Ltd. N Punjab National Bank, C: ARMB, Mumbai City, Maharashtra, R: Rohit Mahadik (Manager) Phone- 7620325801 MAIL- bo6041@pnb.co.in	S No. 301, Gate No. 1925, A/2 (Old S No. 1925), Bungalow No. 19, Shantinager, Village Lanja, Tai Lanja, Dist Retnagin.	A) 27.04.2018 B) Rs. 83.00 Lakh + Future Interest since date of NPA C) 02.08.2019 D) Symbolic	A) Rs. 87.00 Lakh B) EMD of Rs. 8.70 Lakh to be deposited by 20.08.2020 C) Rs. 50,000/-	A) 25.08.2020 04:30 PM to 05:00 PM B) 17.08.2020	NI
-	3) Subhash Ramchandra Fansamkar	200000000000000000000000000000000000000		(Bid Increase Amount)	11.00 AM to 5 PM	
B M P E	N) Punjab Nadonal Benk, SC: ARMB, Mumbai City, Maharashtra. Mr. Rohit Mahadik (Manager) Phone-7620325601 EMAIL- bc6041@pnb.co.in	Flat No. 1401, Midas CHSL, Bhaudaji Road Extension, CS No. 06 Sion, Opp. King Circle Railway Station, Mumbai - 400022.	A) 05.07.2017 B) Rs. 165.00 Laith + Future Interest since date of NPA C) 27.10.2017 D) Symbolic	A) Rs. 180.00 Lakh B) EMD of Rs. 18.00 Lakh to be deposited by 20.08.2020 C) Rs. 50,000/- (Bid increase Amount)	A) 26.08.2020 10:30 AM to 11:00 AM B) 17.08.2020 11.00 AM to 5 PM	NI
27) A B M P E	3) M/s. Travel Shoppe A) Punjab National Benk, BO: ARMB, Mumbel City, Maharashtra. Ar. Rohit Mahadik (Manager) Phone- 7620325801 MAIL- bo8041@pnb.co.in B) Vemb Lifestyle Pvt. Ltd.	Proposed Flat No. 302, 3rd Floor / under Construction after building demoished) "Juhu Chandan Co-Operative Housing Society Ltd." JVPD Scheme, Road No. 5, Vile Parle (West), Mumbei Ownership - Mr. Punit Agarwal	A) 14.07.2016 B) Rs. 3697.00 Lakh + Future Interest since date of NPA C) 09.02.2017 D) Symbolic	A) Rs. 290.00 Lakh B) EMD of Rs. 29.00 Lakh to be deposited by 20.08.2020 C) Rs. 1,00,000/- (Bid Increase Amount)	A) 26.08.2020 11:15 AM to 11:45 AM B) 17.08.2020 11.00 AM to 5 PM	Ni
28) A B M	y Vennjab Nedonel Bank, SC: ARMAB, Mumbai City, Maharashtra. Ar. Rohit Mahadik (Manager) Phone-7620325801 BMAIL-bo6041@pnb.co.in	301, 3" Floor, Sunteck Grandeur, S. V. Road, Next to Business Point & DCB Bank, Andheri (Wast), Mumbal. Ownership - M/s. Vemb Lifestyle Pvt. Ltd.	A) 14.07.2016 B) Rs. 3697.00 Lakh + Future Interest since date of NPA C) 99.02.2017 D) Symbolic	A) Rs. 1000.00 Lakh B) EMD of Rs. 100.00 Lakh to be deposited by 20.08.2020 C) Rs. 1,00,000/- (Bid increase Amount)	A) 26.08.2020 12:00 Noon to 12:30 PM B) 17.08.2020 11.00 AM to	NI
29) A B M P E	8) Vemb Lifestyle Pvt. Ltd. N Punjab National Bank, BO: ARMB, Mumbal City, Maharashtra. Nr. Rohit Mahadik (Manager) Phone- 7620325801 MAIL- bo8041 @pnb.co.in	Property at Survey No. 164, CTS No. 1082 and 1082/1 Ruby Cottage, Village Versova, Ancheri (West), Mumbai (In HL also)	A) 18.10.2017 B) Rs. 547.00 Laith + Future Interest since date of NPA C) 21.12.2017 D) Symbolic	A) Rs. 872.00 Lakh B) EMD of Rs. 87.20 Lakh to be deposited by 20.08.2020 C) Rs. 1,00,000/- (Bid Increase Amount)	5 PM A) 26.08.2020 12:45 PM to 01:15 PM B) 17.08.2020 11.00 AM to	NI
P	Tathys Engineering & Infrastructure Project Pvt. Ltd.	Designation of the second	A) 47 40 0040	AV De dan da da	5 PM	
B V P	N) Punjab National Benk, O: Worll Seatace, Maharashtra. //LN Murthy (Chief Manager) Phone- 9022858901, (022-24953852) MAIL- bo3740@pnb.co.in N Mrs. Rachna Supal Shah &	Residential Flat No. 201, 2" Floor, Wing -8, "Vicercy Park", Kanderpade, Dahisar (West), Mumbai - 400068, Maharashtra	A) 17.10.2018 B) Rs. 109.82 Laith + Future Interest since date of NPA C) 31.12.2018 D) Physical	A) Rs. 125.60 Lakh B) EMD of Rs. 12.56 Lakh to be deposited by 06.08.2020 C) Rs. 50,000/- (Bid Increase Amount)	A) 10.08.2020 03:15 PM to 03:45 PM B) 03.08.2020 11.00 AM to 5 PM	NI

TERMS AND CONDITIONS OF E-AUCTION SALE

The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions

(1) The auction sale will be "online through e-auction" portal http://www.msicaccommerce.com. (2) The intending Bioteris? Purchasers are requested to register on partal (https://www.msicaccotmerce.com. (2) The intending Bioteris? Purchasers have been severified by e-auction service between the KYC documents are verified by e-auction service provider (may lake 2 working days), the intending Bioters? Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet by 06.08.2020 for Sr No. 1 to 6 and Sr. No. 30 & by 19.08.2020 for ips under Sr No. 7 to 16 & by 20.08.2020 for ips under Sr No. 1 to 29 before the e-Auction Data and time in the portal. The registerion, verification of KYC documents are referred by e-auction of Challan from (https://www.msicaccommerce.com) in bioders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank, however for Cash Transfer (Alter generation of Challan from (https://www.msicaccommerce.com) in bioders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank, however for Cash Transfer (Alter generation of Challan from (https://www.msicaccommerce.com) in the Cash Transfer (Alter generation of Challan from (https://www.msicaccommerce.com) for e-Auction will be provided by a Auction service provider will suffer the Numbers (7794 1412 4114) at 130 cr 1800-1803-5342). The intending Bioders? Purchasers are required of the at 225-C, A. J.C. Bose Road, Kolkata-700020 (contact Phone 6 Teel Numbers 07794 1412 4114) at 130 cr 1800-1803-5342). The intending Bioders? Purchasers are required of the porticipate in the following webstes? web page portial (a) https://www.bapi.in. (b) https://w TERMS AND CONDITIONS OF E-AUCTION SALE Purplab National Bank, Ak (Name of the AK) Payable at in case of failure to deposit the amounts as above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction' sale of the property. At the defaulting bidder shall not have any claim over the forfeited amount and the property. (14) Payment of sale considered on by the successful bidder only at the time of deposition from the property of the bidder on the bank. The failure of deposition from the property of the section 194. 14 of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposition from the property of the property of the section 194. 14 of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposition from the section 194. 14 of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposition from the section 194. 14 of Income Tax Act 1961 and 194. 14 of Income Tax 1

Date: 22.07.2020 Punjab National Bank (Secured Creditor) Place: Mumbal

Business Standard MUMBAI | WEDNESDAY, 22 JULY 2020



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NOTICE Loss of share Certificate

Notice is hereby given that the certificate for the under mentioned Equity shares of the npany have been misplaced and the holder of the said Equity shares have applied to the Mis Control Print Ltd, having registered office at C-106 Hind Soursehtra Ind. Estate, Andheri-Kurla Road, Moral Naka, Andheri (East) Murnbai-400059. Any person who has a claim in respect of the said shares should lodge the same with the

company at its registered office within 21 days from this date else the company will proceed to issue duplicate certificate to the aforesaid applicant without any further

	Name of Shareholder		Distinctive No's.	Certificate nos
018940	Suresh Kumar Jain	100	3784601-3784700	37864
Place: M	umbai			Sd/-
Date: 22/	07/2020		Sun	esh Kumar Jain

PLASTIBLENDS INDIA LIMITED Fortune Terraces, 10* Floor, A Wing, New Link Road, Andheri (West), Mumbal - 400 053 CIN: L25200MH1991PLC059943

NOTICE
Notice is hereby given that the Meeting of the Board of Directors of the Company is scheduled to be held at Mumbai on Monday. the 27th day of July, 2020 to approve the Unaudited Financial Result for the quarter ended 30th June, 2020 in terms of

For Plastiblends India Ltd

MEGH MAYUR INFRA LIMITED

(Formerly Poddar Infrastructure Limited

and before that Known as Transoceanic

Regd. Office: 208, Lalji Shopping Centre,

S. V. Road, Borivali (West),

Mumbai - 400092

Email: grievances@meghmayur.com

el No: 022-28993841

CIN: L51900MH1981PLC025693

NOTICE

Pursuant to provisions of Regulation

29 read with Regulation 47

of the SEBI (Listing Obligations

and Disclosure Requirements!

Regulations 2015, Notice is hereby

given that meeting of the Board of

Directors of the Company will be held

on Thursday, the 30th July, 2020 at

11,30 a.m. inter alia to consider and

approve the Unaudited Financial

Results for the First Quarter ended on

ORIENT REFRACTORIES LIMITED

CIN: L28113MH2010PLC312871 Read, Office: C-604, Neelkanth Busines

Park, Opp. Railway Station, Vidhyavihar

(West), Mumbai, MAHARASHTRA-400086

Tel. No: +91-22-66090600,

Fax: +91-22-66090601

E-mail: Bhi_info@RHIMagnesita.com;

Website: www.orientrefractories.com

NOTICE

Pursuant to regulation 29 of the Securities

and Exchange Board of India (Listing

that a meeting of the Board of Directors of

Orient Refractories Limited ("the

Company") will be held on Wednesday, 12

lugust 2020 to, inter alia, consider and

approve consolidated & standalon

naudited financial results of the Compa

ulations, 2015, we wish to inform yo

Obligations and Disclosure Require

Sd/

Mitul Shah Managing Director

30th June 2020 for the FY 2020-2021. For MEGH MAYUR INFRA LTD.

Date : 21.07.2020

Place : Mumbai

Place: Mumba

gulation 33 of SEBI (Listing Obligatio and Disclosure Requirements) Regulation 2015.

Himanshu Mhatre Company Secretary Date : July 22, 2020

PUBLIC NOTICE FOR AUCTION CUM SALE (APPENDIX – IV A) (Rule 8(6))
assession of fire secured asset mentioned hereunder by the Authorized Officer of IPL Home Finance Limited (Formerly known as India
nerce List.) (IPL HPL) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 for the
seriom borroweris, offers are mixed by the undersigned in sealed covers for purchase of immovable property, as described hereunder, which is

Borrower(s) /	Demand Notice	Notice Description of the unount Immovable property		Symbolic Pessession	Reserve Price	
Guarantor(s) 1) Mr. Raju	Date and Amount 12-June-2018	The state of the s			Rs. 16,90,000/- (Rupees Sixteen Lakh Ninety Thousa Only)	
Chandrakant Pacaro	Rs.18,43,275/ (Rupee Eighteen Lakh Forty		Total Outstanding as on date 21-July-2020			
Mrs. Vishranti Raju Pagare	Three Thousand Two Hundred and Seventy	Two Dahivali, Tarfe Varedi, Taluka-Karjat,		55,563/- (Rupees Lakh Eighty Five		
(Prospect No.801291)	Five Only)	270 Sq.ft)	Thousand Five Hundred Sbdy Three Only)		Ra.1,69,000/- (Rupees One Lakh Stdy Nine Thousand On	
Date of Inspectio	n of property D	rte for Submission of Offers /EMD Last I	Date	Date/ time of /	Auction	
13-Aug-2020 1100 P	hrs - 1400 hrs	14-Aug-2020 till 5 pm	17-Aug -2029		1100 hrs - 1300 hrs	

Place: Raiged Date: 22-July-2020

Date of inspection of the immovable property is 13-Aug-2020 between 1100 hrs - 1400 hrs.

Last date of submission of sealed offers in the prescribed tender forms along with EMD is 14-Aug-2020 till 5 pm at the branch office address.

Date of opening of the offers for the Property is 17-Aug-2020 at the above mentioned branch office address at 1100 hrs - 1300 hrs the tender will be opened in the presence of this Authorisad Officer.

Further interest will be charged as applicable, as per the Loss Authorisad.

presence of the Authorised Officer.

Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and psyable till its restrater.

The notice is hereby given to the Borrower and Guarantor, to remain present personally at the time of sale and they can bring the invending buyers/purchasers for purchasing the immovable property sedecated herein above, as per the personally at the time of sale and Conditions of Sale.

The Borrower(s)/Guarantor(s) are hereby given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2022 to pay the sam monitioned as above before the date of Auction falling which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrower pays the amount due to IEL-Home Finance Limited in full before the date of sale, auction is liable to be stopped.

The EMO shall be psyable through DD in fevour of "IEL Home Finance Limited" psyable at GURGAON and shall be submitted at the concerned branch/Corporate Office:

beand unpressed in the state of the audion sale are incorporated in the prescribed tender form. Tender forms are evaluable at the above branch office. The elvator and conditions of the about a discretion to allow inter se bidding.

The immovable property will be sold to the highest tenderer, However, the undersigned reserves the about a discretion to allow inter se bidding.

10. Tenders that are not filled up or tenders received beyond last date will be considered as invalid tender and shall accordingly be rejected. No interest shall be paid on the EMD.

1. Company is not responsible for any liabilities upon the property which is not in the knowledge of the company.

For further details, contact Mr. Sanjay Jha @ 9860908318, Email: eanjay ha@ift.com, Corporate Office: Plat No. 98, Phase-IV, Udyog Vihar, Gurgaon, Hanyana

RESONANCE SPECIALTIES LIMITED

Sd-Authorised Officer, IFL Home Finance Limited

(CIN No. L25209MH1989PLC051993)

Regd. office: 301, Evershine Mall, Off. Link Road, Malad (West), Mumbai - 400 064. Website: www.resonancesl.com | Tel.: 022 42172222 | Email: info@resonancesl.com FINANCIAL RESULTS FOR THE QUARTER ENDED AND YEAR ENDED 31ST MARCH, 2020

SI.	Particulars	Q	uarter Ended		Year Ended	Year Ended	
No.		31st March, 2020	31st December 2019	31st March, 2019	31st March, 2020	31st March, 2019	
		Audited	Un-Audited	Un-Audited	Audited	Audited	
1 2	Total Income from operations Net Profit / (Loss) for the period (Before Tax,	1,188.70	1,624.81	1,566.04	5,620,30	4,162.94	
3	Exceptional and /or Extra ordinary items) Net Profit / (Loss) for the period (before Tax,	141.98	345.25	371.97	838.31	484.34	
4	after Exceptional and /or Extra ordinary items) Net Profit / (Loss) for the period (after Tax, after	115.39	345.25	337.56	692.11	482.67	
5	Excepetional and/or Extra ordinary items) Compenhative income for the period (Comprising profit & loss) for the period(after tax) and other	115.39	345.25	330.74	692.11	475.85	
	comprehensive income (after tax)	120.77	241.14	227.29	545.53	320.42	
,	Equity Share Capital Reserves (Excluding Revaluation reserve as shown in the Audited Balance sheet of the	1,154.40	1,154.40	1,154.40	1,154.40	1,154.40	
3	previous year) Earning per Shares (of Rs 10/-each (for continuing and discontinued operations)	1,335.69	1,354.09	929.33	1,335.69	929,33	
	- (basic & Diluted)	1.05	2.09	1.97	4.73	2.78	

NOTES:

lace: Mumbai,

Dated: 21st July 2020

The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financia Results are available on the websites of the Stock Exchange(s) and the isted entity.

The above unaudited Results, as reviewed by the Audit Committee, have been approved by the Board of Directors at their meeting.

held on 21st July 2020. Due to COVID-19 pandemic, the manufacturing operation were temporarily disrupted and partial manufacturing operation of the plant was resumed in a phased manner in the month of April 2020, as per direction issued by the government authority.

As informed by M/s Adroit Corporate Services Pvt. Ltd., Registrar and Share Transfer Agents of the Company, there were investors' complaints pending since last quarter. The company has not received any new complaints during the quarter. Exceptional and/or Extraordinary items adjusted in the Statement of Profit and Loss in accordance with Ind-AS Rules.

In accordance with Ind AS-108 "Operating Segments" the company has only one reportable primary business segment is "Chemical Manufacturing", However, the company has secondary geographical segment which is disclosed in financial statemen

Information about secondary geographical segments as per financial statements:

Particulars	Amt
Segment Revenue	
- India	2,183.86
- Outside India	3,436.43
Total	5,620.30

By the order of the Board For RESONANCE SPECIALTIES LIMITTED Mr. Ashish Katariya

DIN: 08601262

CRAVATEX LIMITED

CIN: L93010MH1951PLC008546 Registered Office: U 201, 2nd Floor, Mehiliya Centre, Senapati Bapat Merg, Lower Parel, Mumbal - 400 013. Tel: -91 22 6666 7474, Fax: +91 22 2497 3210 Email: investors@cravatex.com, Website: www.cravatex.com

NOTICE OF ANNUAL GENERAL MEETING AND E-VOTING

NOTICE is hereby given that the 68th Annual General Meeting (AGM) of the Members of the Company will be held on Thursday, August 13, 2020 at 3.30 p.m. (IST) to transact the business as mentioned in the Notice dated June 29, 2020 which will be held through Video Conferencing (VC) / Other Audio Video Means (QAVM) of National Securities Depositories Limited ("NSOL"). The Company has sent the Notice of AGM along with the Annual Report or 21st July, 2020 through electronic mode only to Members whose e-mail address is registered with the Depositories / Registrar and Share Transfer Agents (RTA) in accordance with circular dated May 5, 2020 read with circulars dated April 8, 2020 and April 13, 2020 (MCA Circulars) issued by the Ministry of Corporate Affairs (MCA) and SEBI circular dated May 12, 2020.

In compliance with provisions of Section 108 of the Companies Act, 2013, Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, the Company is pleased to provide members facility to exercise their righ to vote on all resolutions proposed to be considered at the AGM by electronic means through remote e-voling services provided by National Securities Depository Limited (NSDL). Th details are as follows:

- The remote e-voting period commences on Monday, August 10, 2020 (9:00 am).
- The remote e-voting period ends on Wednesday, August 12, 2020 (5:00 pm). The cut-off date for the purpose of e-voting is Thursday, August 6, 2020.

evoting@sharexindia.com.

Place: Mumbai

Date : July 22, 2020

- Any person, who acquires shares and becomes member of the Company after the dispatch of notice and holding shares as of the cut-off date i.e. Thursday, August 6, 2020 may obtain the login ID and password by sending a request at evoting@nsdl.co.in or
- The remote e-voting module shall be disabled by NSDL for voting on Wednesday, Augus 12, 2020 at 5:00 pm and voting by electronic means shall not be allowed beyond the said
- Those Members, who will be present in the AGM through VC / CAVM facility and have no cast their vote on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the AGM.
- A member may participate in the AGM even after exercising his right to vote through remote e-voting but shall not be allowed e-voting again at the AGM,
- A person, whose name is recorded in the register of members or in the register of beneficia owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting as well as e-voting at the AGM.
- The notice for the AGM is also available on the Company's website www.cravatex.com and the website of NSDL viz. www.evoting.nsdi.com,
- Member as on the cut-off date i.e. Thursday, August 6, 2020 shall only be entitled for availing the remote e-voting facility or e-voting at the AGM.

Members are requested to contact their respective Depository Participant (DP), in case of shares held on Demat mode or Registrar & share Transfer Agents, M/s. Sharex Dynamic (India) Private Limited, in case of shares held in physical mode, for registering/validating/ updating their e-mail IDs so as to receive all the communication sent by the Company to its shareholders, electronically, The Board of Directors has appointed Mr. Hernanshu Kapadia (FCS: 3477 and CP: 2285)

Proprietor of Mrs. Hernanshu Kapadia & Associates, Practising Company Secretaries, have been appointed as the Scrutinizer to scrutinize the e-voting process in a fair and transparer manner. Attention is also invited to the Notes of the AGM notice, giving instructions on how the business of the Meeting is to be transacted through electronic voting system.

For any grievances in relation to e-voting, Members may refer to the Frequently Asked Questions (FAQs) and e-voting user manual available for members at the Downloads sections of https://www.evoting.nsdl.com.or.may.contact Ms. Pallavi Mhatre, Manager, Nationa Securities Depository Limited (NSDL), Trade World, 'A' Wing, 4th Floor, Kamala Mills Compound. Senapati Bapat Marg, Lower Parel, Mumbai - 400 013, Email Id: evoting@nsdl.co.in, toll free No.: 1800-222-990

> For Cravatex Limited Sudhanshu Namdeo Company Secretary

NOTICE

I Mrs. Snehal Prabhakar Warang, Residing B/202. Navan Apartments, Kopri Check Naka, Thane East state in writing that my Agreement for the above said flat has been misplaced for that I have given complaint in Kopri Police Station (Thane City). Hence I am selling this property as a legal owner. If anybody has any objections for the same may please inform within 7 days from the date of this advertisement. Dtd.: 21.07.2020

Place: Thane

IN THE MATTER OF THE LIMITED LIABILITY PARTNERSHIP ACT, 2008, SECTION 13 READ WITH RULE 17 OF LIMITED LIABILITY PARTNERSHIP RULES, 2009

IN THE MATTER OF UJJWAL BHARAT

IN THE MATTER OF USUWAL BHARAT LLP, A LLP INCORPORATED UNDER LIMITED LIABILITY PARTNERSHIP ACT, 2008 HAVING ITS REGISTERED OFFICE AT OFFICE NO. 801, THE AFFAIRES PLOT NO. 8, SECTOR-17,



PUBLIC NOTICE

The branch of IIFI Finance I td. located at Radha Krishna apartment, shop no 1/2, 1" floor, opp. palvi hospital, Uran 400702, will be shifted to below mentioned address with effect from

New Address: Shop no 6, gokuldhan chs, opp. balai road, bazar peth, Uran 400702. Contact no. 73044 12312. All existing services can be availed at

जाहीर सुवना

आयआवएकएल फायनान्स कि. यांची राधाकृष्ण अपार्टमेंट, शॉप नं. 1/2, पहिला मजला, पालवी हॉस्पिटलसमोर, उरण – 400702 येथील शाखा ।।लील पत्त्यावर स्थलांतरीत करण्याल वेत आहे, जी 28 जलै. 2020 पासनबापरात बेर्डल.

नवीन पताः शॉप नं. ६, गोबुळ्यान को–ऑप.डी.सी. मालाई रोडसनोर, माजारपेठ, उरण - 400702. तंपर्य :73044 12312.

नवीन स्थानावर सर्व विद्यमान सेवा उपलब्ध अस

PUBLIC NOTICE

funder Bye-Law no 34 Mrs. Mariyamma Shelar, member of the

Shiv Shakti Jyot (S.R.A.) Co-op. Housing Society Ltd., having address at Sarotapada, Veers Desai Road, Andheri (W). Mumbai - 400 058 and holding flat No - 105 in the building of the society, dies on 21st July, 2008 without making any

The society hereby invites claims or

SANPADA NAVI MUMBAI-400708 NOTICE Notice is hereby given that partners of UJJWAL BHARAT LLP intend to Shift the Registered Office of the LLP Registered Office of the LLP
M/s Ujiwai Bharat LLP (AAK-8163) from
OFFICE NO. 601, THE AFFAIRES PLOT
NO. 9, SECTOR-17, SANPADA NAVI
MUMBAI-400705 to PLOT NO. 639 & 640,
EXTENDED LAL DORA REVENUE
ESTATE, KANJHAWALA DELHI-110081.

In my the juristicities of the Besister of i.e., from the jurisdiction of the Registrar of Companies, Mumbai, Maharashtra to the Registrar of Companies, Delhi.

Any person whose interest is likely to be fected by the proposed shifting of the egistered Office may intimate to the egistrar of Companies, Mumbal at 100, verest, Marine Drive, Mumbal – 400002 within 21 days of publication of this notice the nature of interest and grounds of osition, objections, to the application, i , should be supported by an affidavi y, should be supported by an affiday and should be sent in original to the office of Registrar of Companies, with a copy to the LLP at its Registered Office mentioned

SECTOR-17, SANPADA NAVI MUMBAI-400705 For Ujjwal Bharat LLS

THE AFFAIRES PLOT NO. 9,

Designated Partner Mr. Shobit Aggarwal DPIN 00115104 Date: 21.07.2020

objections from the heir or heirs or other claimants' objector or objectors to the ransfer of the said shares and interest of he deceased member in the capital/ roperty of the society within a period of 15 days from the publication of this notice, with copies of such documents and other proofs in support of his/her /their claims/ objections for transfer of shares and rest of the deceased member in the capital/ property of the society. If no claim: bjections are received within the period escribed above, the society shall be free o deal with the shares and interest of the sceased member in the capital property of the society in such manner as is provided under the Bye-law of the society. The daims/ objections, if any received by the society for transfer of shares and interest of the deceased member in the capital/ roperty of the society shall be dealt with it the manner provided under the Bye-laws of the society. A copy of the registered Byelaws of the society is available for inspection by the dialments' objectors, in the office of the society/ with the secretary

of the society between 10:30 am to 05:30

pm from the date of publication of the

Place :- Andheri (W), Mumbai,

Date :- 22nd July 2020

notice till the date of expiry of its period

The said notice can be accessed on th Company's website a ww.orientrefractories.com and may also be accessed on the Stock Exchange rebsites' at www.nseinda.com an w heelndia.com for Orient Refractories Limite

for the guarter ended 30 June 2020.

Saniay Kuma For and on behalf of Shiv Shakti Jyot(S.R.A.)CHS.Ltd. Company Secretary Place · Rhiwarli Chairman - Hon. Secretary - Treasure (ACS-17021) Date: 20 July 2020

Punaib National Bank, Circle Office Bikaner Camp Office: Raiasthan State India Scout, And Guide Department Office Near Dungar College, Jaipur Road, Bikaner (Raj.)- 334001 Website: cobikaner@pnb.co.in

E-Auction Sale Notice For Sale Of Immovable Properties

Puniab National Bank

Secured Creditor

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the publi Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/physical/ symbolic possession of which has been taken by the Authorised Officer of the Punjanb National Bank/ Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

Date of F-Auction: 10.08.2020 / Last Date of Emd: 08.08.2020

Sr. No.	Name of the Account Mortgaged/Owner's Name (Mortgagors property/les) Kolayat, Bikaner Property situated at POP industrial area, Khasra		a) Date of Demand Notice U/s 13(2) of SARFAESI Act 2002 b) Outstanding Amount c) Possession Date u/s 13(4) of SARFAESI Act 2002 d) Nature of Possession Symbolic/Physical/ Constructive	(A) Reserve Price (B) EMD (C) Bid Incesse Amount (Rs. In Lacs)	Details of the encumbrance known to the secured creditors		
1.	Kolayat, Bikaner M/s Krishna Industries	Property situated at POP industrial area, Khasra No 05 (min), village Sharah jodaki, Gram Panchayat - khari Charanan, Tehsil Kolayat, District Bikaner (Area- 1500.30 SqM)/Mr. Satya narayan S/o Sh. Haru Ram	A) 17.06.2019 B) 11,53,325.40 + further interest from 01.04.2019 and other charges. C) 24.12.2019 D) Symbolic	09.00 0.90 0.10	Not Known		
2.	Jassusar Gate, Bikaner M/s shiv udyog	Industrial land at Part of thesra no-101 min gram nal chhoti, near by pass overbridge, jaiselmer road,bikaner (Area-1897.65 SQmt)/Sh. Vijay choudhary		28.50 2.85 0.20	Not Known		
3.	Uit, Bikaner Kavita tard w/o Atma ram tard	Residential property, opposite kalla petrol pump, jaisalmer road bikaner (2700 SqFt)/ Smt. Kavita tard w/o Sh atma ramitard	d bikaner (2700 SqFl)/ Smt. Kavita tard B) 41,03,760.9 + further interest from 01.11.2019 and other charges. C) 21,01.2020 D) Symbolic				
4.	Uit, bikaner Sri ram tard S/o Dana ram tard	Residential property, opposite kalla petrol pump, jaisalmer road bikaner (2700 SqFt)/ Smt.Sh.Shriram tard s/o Sh. Dana ram tard	A) 02.11.2019 B) 11,92,114.91 + further interest from 01.11.2019 and other charges. C) 21.01.2020 D) Symbolic	54.00 5.40 0.50	Not Known		
5. Ult, bikaner Ram pyari w/o Sri ram tard		Residential property, opposite kalla petrol pump, jaisalmer road bikaner (2700 Sq Ft) /Smt. Ram pyari tard w/o Sh. Shriram tard	A) 05.11,2019 B) 51,62,599.90 + further interest from 01.11,2019 and other charges.	54.00 5.40 0.50	Not Known		
		Residential property, opposite kalla petrol pump, jaisalmer road bikaner (2700 Sq Pt) /Smt. Ram pyari tard w/o Sh. Shriram tard	C) 21.01.2020 D) Symbolic	54.00 5.40 0.50			
6.	Uit, bikaner M/s Poonam chand harish chand	Residential property at khasra no 574/143 patel nagar, shivbari bikaner(3778.25 SqFt)/ Poonam Chand	A) 19.09.2019 B) 2,78,51,592.38 + further interest from 01.09.2019 and other charges.	130.00 13.00 0.50	Not Known		
	noman irravirao	Residential house situated at Ptot No-120 B, Monika Vihar, Gram Manyawas, Tehsil Sanganer, Jaipur (1959.57 SqFt) Poonam Chand	C) 12.12.2019 D) Symbolic	80.00 8.00 0.50			
7.	Uit, bikaner M/S Maa Bhagwati Trading Co.	Commercial Shop No. 237-B, Rao Bhikaji Commercial Complex Mandi, Bikaner (1687.50 Sq. Ft.)/M/s Pawan Trading Company.	A) 21.10.2019 B) 1,03,89,910/- + further interest from 01.10.2019 and other charges.	82.00 8.20 0.50	Not Known		
		Commercial Shop No. 41, Rao Bhikaji Commercial Complex, (200 Sq. Ft) Opp. Roadways Bus stand, Bikaner/Shri Sanjay Kumar Sio Sh. Bhim Raj.	C) 13.01.2020 D) Symbolic	10.00 1.00 0.10			
8.	Uit, bikaner Laxmi Industries	Residential house at Plot no. D-275 Murlidhar Vyas Nagar, Bikaner (1225 Sq. Ft.) Rajesh Acharya Residential plot no. 295 coral gridhar nagar khasra no.	A) 09.10.2019 B) 70,90,467.8 + further interest from 01.09.2019 and other charges.	42.00 4.20 0.20	Not Known		
		88 min, karmisar bikaner (1250 Sq. ft.) Rajesh Achanya		8.00 0.80 0.10			

conditions: 1. The properties are being sold on "AS IS WHERE IS BASIS and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS". 2. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. 3 The Sale will be done by the undersigned through e-auction platform provided at the Website https://www.mstcecommerce.com on 10.08.2020 as above mentioned table. 4. For detailed term and conditions of the sale, clease refer www.ibaoi.in https://www.mstcecommerce.com, https://eprocure.gov.in/epublish/app **Authorized Officer**

Date: 22/07/2020. Place: Bikaner Statutory 15 Days Sale Notice Under Rule 8(6) & 9(1) of Security Interest (Enforcement) Act, 2002 18







DELL LATITUDE FAMILY

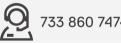
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*Based on Dell analysis, November 2019 when compared against ultra-premium business class PCs with built in Al. The smallest refers total surface area of the notebooks. Important Dell Details. Dell's terms and conditions: All sales subject to Dell's terms and conditions, see Dell.co.in/tnc. Goods by delivery only. Prices vary basis model and configuration. Mistakes: While all efforts are made to check pricing and other errors, inadvertent errors do occur from time to time and Dell reserves the right to decline orders arising from such errors. More Information: Go to Dell.co.in/details. Copyright © 2020 Dell Inc. or its subsidiaries. All Rights Reserved. Dell Technologies, Dell, EMC, Dell EMC and other trademarks are trademarks of Dell Inc. or its subsidiaries. Other trademarks may be trademarks of their respective owners. For more information on how we use and protect your data please visit Dell's Privacy Statement Dell.com/learn/in/en/incorp1/policies-privacy. If you no longer wish to receive our marketing communications, please visit Dell's unsubscribe Page Dell.com/Preferences/ListRemoval/. For more details, please visit www.DellEMC.com.

OLYMPIC MANAGEMENT &

FINANCIAL SERVICES LTD Regd. Office: 42, Gopal Bhavan,

199 Princess Street, Mumbai – 400 002

CIN: L65990MH1984PLC033825

E-mail: info@corporatementors.in

NOTICE Notice is hereby given, pursuant to Regulation 29 read with Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements

Regulations, 2015, that the Meeting of the

Board of Directors of the Company will be held on Thursday, 30 July 2020, at 04.30 p.m.

at the registered office of the company inter

alia to consider and take on record audited

financial results for the quarter and yea

The said intimation is also available on the

Company's website at www.corporatementors.in and may also be available on the stock

Members who have not updated their KYC

are requested to do so at their earliest.
For OLYMPIC MANAGEMENT 8

Dated: 23.07.2020 Authorised Signatory

Trio Mercantile and Trading Ltd

Regd. Office: 613/B, Mangal Aaarambh

Near MC Donalds, Kora Kendra Road,

Borivali West , Mumbai - 400092

CIN: L51909MH2002PLC136975

NOTICE

Notice is hereby given that a Meeting of Boar

of Directors of the Company is scheduled to be held on Thursday, 30th July, 2020 inter

alia to consider and to take on record the

audited financial results of the Company for

Further the Company confirms that as pe

the Company's internal code for prevention

of Insider Trading, the trading window for

dealing in the securities of the Company is

closed for the Company's Directors /officers

and designated employees of the Company

from 1st day of April, 2020 till 1st day of

For Trio Mercantile and Trading Ltd

the quarter ended on 31st March, 2020.

FINANCIAL SERVICES LTD

exchange website at www.bseindia.com.

ended 31st March, 2020.

: ेशा□िल्या

मुंबई, ता. २३ (हिंदुर-थान समाचार)ः बुधवारी भारतात कोरोनाच्या रुग्ण वाढीने नवा उच्चांक गाठला आहे. देशात मागील २४ तासात ४५ हजार ७२० नवे कोरोनाबाधित राग्ण आढळून आले. तर १,१२९ राग्णांचा मृत्यू झाला. त्यामुळे देशातील एकूण कोरोनाग्रस्तांची संख्या आता १२ लाख ३८ हजार ६३५ वर पोहचली असून, मृतांची संख्या २९ हजार ८६१ एवढी आहे.

सध्या देशात ४ लाख २६ हजार १६७ क्टिव्ह कोरोना राग्ण असून,

त्यांच्यावर रुग्णालयात उपचार सुरू आहेत. आतापर्यंत ७ लाख ८२ हजार ६०६ रञ्ग या आजारातून पूर्णपणे बरे झाले असून, त्यांना डिरन्वार्ज देण्यात आला

महाराष्ट्रात आतापर्यंत ३ लाख ३७ हजार ६०७ रञ्ग आढळले आहेत तामिळनाडूत १ लाख ८६ हजार ४९२, दिल्ली १ लाख २६ हजार ३२३, गुजरातमध्ये ५१ हजार ३९९, म ध्यप्रदेश २४ हजार

कोल्हापूर ता. एक लाख ६५ हजार लिटर दूध घरांतच २३ (हिंदुरथान सम ाचार) : स्वाभिमानी शेतकरी संघटनेने जिल्ह्यात सर्वाधिक दृध मंगळवारी (दि. २१) केलेल्या राज्यव्यापी संकलन असणाऱ्या ह्यगोकूळह्यचे दूध दूध आंदोलनाचा बुधवारी मुंबई व पुणे संकलन ५५ हजार ५९७ मार्केटमध्ये फारसा लिटरनी कमी झाले परिणाम दिसला नाही. होते. त्यामुळे मुंबई व पुणे बाजारपेठांवर गोकुळसह सर्वच दूध संघांनी अगोदरच त्याचा बुधवारी त्याची तजबीज करून परिणाम होणार असे ठेवल्याने टंचाई भासली वाटत होते. मात्र दूध नाही. कोल्हापुरात मात्र संघांनी अगोदरच लॉकडाऊनमुळे १० त्याची तजवीज हजार लिटरने दूध केल्याने अपेक्षित टंचाई विक्री कमी झाली भासली नाही. आहे. स्वाभिमानी शेतकरी संघटनेने गेले तीन दिवस

कोल्हापूर जिल्ह्यात दुधाला प्रतिलिटर लॉकडाऊन सुरू असल्याने त्याचा पाच रूपये व दूध पावडरीला प्रतिकिलो परिणाम मात्र दूध ५० रूपये अनुदान विक्रीवर झाला आहे. द्यावे, या मागणीसाठी गोकुळ ढूध संघाची रोज १० हजार लिटरने दूध बंद आंदोलन द्ध विक्री कमी होत केले होते. त्यामुळे मंगळवारी जिल्ह्यातील

८४२, आंध्र प्रदेश ६४

हजार ७१३, बिहार ३० हजार ३६९, राजस्थान ३२ हजार ६७३, उत्तरप्रदेश ४४ हजार ४८८ तर पश्चिम बंगालमध्ये ४९ हजार ३२१कोरोना राग्ण आढळून आले

जाहीर सूचना

येथे सूचना देण्यात येत आहे की, **श्री. अरुण** अम्रत<mark>लाल गांधी</mark> हे फ्लॅट क्र.१२/ए, मालाड शांती स.व्ही. रोड, मालाड (प.), मुंबई-४०००६४ य ागेबाबत सोसायटीचे मालक व सदस्य होते आणि गप्रमाणपत्र क्र.१३ चे धारक होते. परंतु श्रीमती नलावतीबेन पी. शाह व श्री. अरुणकुमार ए. गांधी ांच्या दरम्यान झालेला दिनांक ०९.०१.१९८३ ोजीचा मुळ करारनामा आणि भागप्रमाणपत्र क्र.१३ हरवले आहे. त्यांचे ०५.१०.२०१३ रोजी निध वाले. त्यांच्या पश्चात (अ) श्रीमती पन्ना अरुण ांधी (विधवा पत्नी), (ब) श्रीमती स्विटी जिग्नेश मेहता (मुलगी), (क) श्रीमती रश्मी अंकित शाह (मूलगी), (इ) श्री. रोनक ए. गांधी (मलगा) जयदेशीर वारसदार आहेत. सदर सोसायटीचे इमारत र्गुर्नविकासात आहे. आता माझे अशील श्रीमती पन्ना . सरुण गांधी यांच्या पत्नी हे त्यांच्या नावे सदर लॅटमधील मयत पतीचे शेअर्स व हित हस्तांत करू इच्छित आहेत आणि सोसायटीच्या नोंदीव त्यांचे नाव आणु इच्छित आहेत आणि बिल्डरसह करारनामा करीत आहेत. जर कोणा व्यक्तीस सदर यताचे कायदेशीर वारसदार यांना याबाबत कोणताही द्मवा/आक्षेप असल्यास त्यांनी लेखी स्वरुपात खालील स्वाक्षरीकर्ता यांना १०२, निलम ॲकॉर्ड. चरत्न कॉम्प्लेक्स, १५० फीट रोड, भाईंदर (प. येथे सदर सूचना प्रकाशन तारखेपासून १५ दिवसांत कळवावे, अन्यथा असे दावा/आक्षेप त्याग केले आहेत म्हणून समजले जाईल. देनांक २४.०७.२०२०

ॲड. हिरेन पी. मेहता



(पुर्वीची वैशाली फार्मा प्रायव्हेट लिमिटेड) **ायएन:**एल५२३१०एमएच२००८पीएलसी१८१६३ कॉर्प. व नोंद. कार्यालय: ७०६ व ७०९, ७वा मजला, आरावली बिझनेस सेंटर, आर.सी. पटेल रोड, सोडावाला लेन, बोरिवली (प.), मुंबई-९२ दूर.:+९१-२२-४२१७१८१९,

फॅक्स:+९१-२२-२८९२८८३३. ई-मेल:info@vaishalipharma.com सूचना

सेबी (लिस्टिंग ऑब्लिगेशन्स ॲण्ड डिस्क्लोजर रिकायरमेंट्स) रेग्युलेशन्स २०१५ च्या नियम २९ सहवाचिता नियम ४७ नुसार येथे सूचना देण्यात ये आहे की. ३१ मार्च. २०२० रोजी संपलेल्या तिमार्ह व वर्षाकरिता कंपनीचे लेखापरिक्षीत वार्षिक वित्तीय निष्कर्ष तसेच लेखापरिक्षकांचा अहवाल विचारात घेणे व मान्यता देणे याकरिता कंपनीचे नोंदणीकुर कार्यालय-७०६ व ७०९. ७वा मजला. आरावल बिझनेस सेंटर, आर.सी. पटेल रोड, सोडावाला लेन बोरिवली (प.), मुंबई-९२ येथे **गुरुवार, ३० जुलै** २०२० रोजी स.११.००वा. कंपनीच्या संचालक मंडळाची सभा होणार आहे

सदर सूचना समाविष्ट माहिती कंपनीच्या www.vaishalipharma.com वेबसाईटवर आणि नॅशनल स्टॉक एक्सचेंज ऑफ इंडिया लिमिटेडच्या www.nseindia.com वेबसाईटवर उपलब्ध आहेत.

वैशाली फार्मा लिमिटेडकरित

अतुल अरविंद वसानी ठिकाण:मुंबई दिनांक:२४.०७.२०२० व्यवस्थापकीय संचालव

प्रिया इंटरनॅशनल लिमिटेड

सीआयएन:एल९९९९९एमएच१९८३पीएलसी०८६८४० नोंदणीकत कार्यालय: ४था मजला, किमतराय इमारत, ७७-७९, महर्षी कर्वे रोड, मरीन लाईन्स (पुर्व), मुंबई-४००००२. दूर.क्र.:०२२-४२२०३१००, फॅक्स:०२२-४२२०३१९७, ई-मेल:cs@priyagroup.com, वेबसाईट:www.priyagroup.com

सूचना येथे सूचना देण्यात येत आहे की, सेबी (लिस्टिंग ऑब्लिगेशन्स ॲण्ड डिस्क्लोजर रिकायरमेंट्स) रेखुलेशन्स २०१५ च्या नियम २९(१) सहवाचिता ४७ नुसार ३१ मार्च, २०२० रोजी संपलेल्या तिमाही व वित्तीय वर्षाकरिता कंपनीचे लेखापरिक्षित वित्तीय निष्कर्प विचारात घेणे व नोंदपटावर घेणे तसेच नाभांशाची शिफारस करणे याकरिता कंपनीचे नोंदणीकृत कार्यालयात शुक्रवार, ३१ जुलै, २०२० रोजी कंपनीच्या संचालक मंडळाची सभा होणार आहे.

> संचालक मंडळाच्या आदेशान्वये प्रिया इंटरनॅशनल लिमिटेडकरित आदित्य भुवानीय

ठिकाण : मुंबई दिनांक : २३.०७.२०२० डीआयएन: ०००१८९११

PUBLIC NOTICE

Our client 1. Vishal Deepak Nagpal, 2. Vandana Deepak Nagpal, & 3. Deepak Baliram Nagpal, had purchase a flat from Mr. Kishor Pannalal Kansara, vide registration number 39-M, dated 24/02/2020 Document registration no TNN4-1793-2020 bearing flat number C/209, 2nd floor, Jai Shree Om, CHS-Ltd, Near Mandli Talao, Tembo Road, Bhayandar (West), Thane- 401101. and holding share certificate no. 45, fully paid as 05(five) share from 221 to 225 of Rs. 250/- . Lying at old survey no. 689, new survey no. 27. Hissa no. 6. of Village Bhayandar, Taluka and district Thane

Our client state that Mr. Kishor Pannalal Kansara, was joint owner along with his father late Mr. Pannalal Maganlal Kansara, who was expired on 08/03/2016 and mother Mrs. Pushpaben Pannalal Kansara also expired on 01/08/2013 living behind only son as Mr. Kishor Pannalal Kansara, being legal heir of Mr. Pannalal Maganla Kansara and Mrs. Pushpaben Pannalal Kansara.

Any person(s) having any claim against upon the said flat way of inheritance agreement, sale, mortgage, possession, gift, charges otherwise hereby requested to notify the same in writing me or my client along with supporting document in respect of his claim within 14 days from the date of hereof otherwise the same shall be deemed to have been avoided and transfer said flat in the name of our client vithout reference to any such claim or claims if received thereafter.

Mumbai, dated this 23rd day of July, 2020. (U.P. Chauhan)

Advocate of High Court

Mob. No.9702297351

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□□□1□: २२ □□□1, २ □३ □

ांच **ा**र ाैदि

Place: Mumbai

Date: 23/07/2020

प्रिया लिमिटेड

सीआयपनः एक १९२० १५ एपए पा १८ १६ पीएलसी० ४००१३ नीवणीकुत कायपिकाल भागिकता १ था। भवता किमताय इसात, ७७-७५, महर्षी कर्वे मार्ग, मरीन लाईन्स (पूर्व), मुंबई-४००००२, दूर.क्र.:०२२-४२२०३१००, फॅक्स:०२२-४२२०३१९७, ई-मेल:cs@priyagroup.com, वेबसाईट:www.priyagroup.com सूचना येथे सूचना देण्यात येत आहे की, सेबी (लिस्टिंग ऑब्लिंगेशन्स ॲण्ड डिस्क्लोज्र रिकायसम्दर्स) प्युळेशन्स २०१५ च्या नियम २९ सहवाचिता ४७ नुसार ३१ मार्च, २०२० रोजी संपलेल्या तिमाही व वित्तीय वर्षाकरिता कंपनीचे लेखापरिक्षित वित्तीय निष्कर्प विचारात घेणे व नोंदपटावर घेणे तसेच लाभांशाची शिफारस करणे याकरिता कंपनीचे नोंदणीकृत कार्यालयात शुक्रवार, ३१ जुलै, २०२० रोजी . जपनीच्या संचालक मंडळाची सभा होणार आहे

> प्रिया लिमिटेडकरित सही/-राजेश्री चौगुले

ठिकाण : मुंबई दिनांक : २३.०७.२०२०

सिद्धार्थ एज्युकेशन सर्विसेस लिमिटेड

सीआयएन:एल८०९०२एमएच२००५पीएलसी१५८१६१ नोंदणीकृत कार्यालयः १ला मजला, चिराग आर्केड, नागरीक स्टोअर्सच्या मागे, चेंदनी, ठाणे-४००६०१ द्र.:+९१-२२-२५३३४९०३, वेबसाईट:www.siddharthacademy.com, ई-मेल: info@siddharthacademy.in

सूचना

सेबी (लिस्टिंग ऑब्लिगेशन्स ॲण्ड डिस्क्लोजर रिकायरमेंट्स) रेखुलेशन्स २०१५ च्या नियम २९ नुसा येथे सूचना देण्यात येत आहे की, खालील विषयांवर विचार विमर्ष करण्याकरिता गुरुवार, ३० जुलै २०२० रोजी दु.३.००वा. कंपनीच्या नोंदणीकृत कार्यालया कंपनीच्या संचालक मंडळाची सभा होणा

१. ३१ मार्च, २०२० रोजी संपलेल्या सहामाही व वर्षाकरिता लेखापरिक्षित वित्तीय निष्कर्ष विचारात घेणे गन्यता देणे व नोंदपटावर घेणे.

. सन २०१९-२० करिता कंपनीचे सचिव लेखापरिक्षकांच्या नियुक्ती विचारात घेणे व मान्यता देणे कंपनीचे कंपनी सचिव व सक्षम अधिकारी यांची नियुक्ती.

अध्यक्षांच्या अनुमती इतर प्रकरणे. सेबी (आतील व्यापार रोखणे) अधिनियम, २०१५ अन्वये कंपनीचे प्रतिभृतींमधील व्यवहारकरिता त्र्यापार खिडकी संचालक, अधिकारी व पदसिद्ध कर्मचारी यांच्याकरिता बंद ठेवण्यात येईल आणि

प्तर्वसामान्य जनतेकडे निष्कर्ष घोषित झाल्यानंतर ४८ तासांपर्यंत बंद ठेवण्यात येईल सिद्धार्थ एज्युकेशन सर्विसेस लिमिटेडकरित

देनांकः २३.०७.२०२०

विनय भागवत संचालक डीआयएन:000२६२४३

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दिनांक: २४.०७.२०२०

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मुंबई-४०००११. दुरः:९१-२२-२३०८२९५१, फॅक्सः९१-२२-२३०७२७७३ वेबसाईट:www.simplex-group.com, ई-मेल:mills@simplex-group.con

सिम्प्लेक्स पेपर्स लिमिटेड

सूचना सेवी (लिस्टिंग ऑब्किगेशन्स ॲण्ड डिस्क्लोजर रिक्वायरमेंट्स) रेप्युलेशन्स २०१५ च्या नियम २९ सहवाचिता नियम ४७ नुसार येथे सूचना देण्यात येत आहे की, ३० जून, २०२० रोजी संपलेल्या तिमाहीकरिता अलेखापरीक्षित वित्तीय निष्कर्ष विचारात घेणे, मान्यता देणे व नोंद पटावर घेणे याकरीता रुवार, ३० जुलै, २०२० रोजी **सिम्प्लेक्स पेपर्स लिमिटेड**च्या संचालक मंडळाची सभा आयोजि

प्तर्व तपशिल कंपनीच्या www.simplex-group.com वेबसाईटवर आणि स्टॉक एक्सचेंजच्य www.bseindia.com वेबसाईटवर सुध्दा उपलब्ध आहे.

देनांक: २४.०७.२०२० ठिकाण: मुंबई

सिम्प्लेक्स पेपर्स लिमिटेडकरीता सही/- किंजल पी. शाह कंपनी सचिव व सक्षम अधिकारी

सिम्प्लेक्स मिल्स कंपनी लिमिटेड

SIMPLEX सीआयएन-एल६५९००एमएच१९९८पीएलसी११६५८५ नोंदणीकृत कार्यालय : ३०, केशवराव खाडचे मार्ग, संत गाडगे महाराज चौक, मुंबई-४०००११. दुर::९१-२२-२३०८२९५१ फॅक्स:९१-२२-२३०७२७७३ वेबसाईट:www.mills-group.com, ई-मेल:mills@simplex-group.com

सूचना सेबी (लिस्टिंग ऑब्लिगेशन्स ॲण्ड डिस्क्लोजर रिक्वायरमेंट्स) रेग्युलेशन्स २०१५ च्या नियम २९ सहवाचिता नियम ४७ नुसार येथे सूचना देण्यात येत आहे की, ३० जून, २०२० रोजी संपलेल्या तिमाहीकरिता अलेखापरीक्षित वित्तीय निष्कर्ष विचारात घेणे, मान्यता देणे व नोंद पटावर घेणे याकरीता रुवार, ३० जुलै, २०२० रोजी **सिम्प्लेक्स मिल्स कंपनी लिमिटेड**च्या संचालक मंडळाची सभ भायोजित करण्यात आलेली आहे. पर्व तपशिल कंपनीच्या www.simplex-group.com वेबसाईटवर आणि स्टॉक एक्सचेंजच्या

vww.bseindia.com वेबसाईटवर सुध्दा उपलब्ध आहे सिम्प्लेक्स मिल्स कंपनी लिमिटेडकरीत

दिनांक: २४.०७.२०२० ठिकाण: मुंबई

सही / - शेखर आर. सिंग

फॉर्म क्र. आयएनसी - २६

(कंपन्या (संस्थापन) नियम, २०१४ चे नियम ३० अंतर्गत) कंपनीचे नोंदणीकृत कार्यालय एका राज्यातून दुसऱ्या राज्यात बदलाकरिता वर्तमानपत्रात प्रसिद्ध करावयाची जाहिरात केंद्र सरकारसमोर

कंपन्या कायदा. २०१३ चे अनच्छेद १३ (४) व कंपन्या (संस्थापन) नियम २०१४ च्या नियम ३० (६) (अ) च्या प्रकरणी

वरद्विनायक फूड्स ॲन्ड बेव्हेरेजेस प्रायव्हेट लिमिटेडच्या प्रकरणी, त्यांच्या नोंदणीकृत कार्यालयाचा पत्ता : फ्लॅट क्र. एच - ६०१, दी स्प्रिंग्ज्, सेक्टर - २०, रोडपाली - कळंबोली, नवी मुंबई, ठाणे, महाराष्ट्र - ४१० २१८, भारत. याचिकाकर्ते

.... वा चावारी तमाम जनतेस याद्वारे सूचना देण्यात येत आहे की, कंपनीचे नोंदंणीकृत कार्यालय महाराष्ट्र राज्यातून उत्तर प्रदेश सभेत मंजर विशेष ठरावाच्या अटीअंतर्गत कंपनीच्या संस्थापन समयलेखातील बदलाच्या निश्चितीकरिता कंपन्या कायदा, २०१३ च्या अनुच्छेद १३ अंतर्गत कंपनी केंद्र सरकारकडे अर्ज करू इच्छित आहे.

कंपनीच्या नोंदणीकृत कार्यालयाच्या प्रस्तावित बदलाद्वारे कोणाही व्यक्तीच्या हितास बाधा पोहोचत असल्यास त्याने त्याची/तिची हरकत त्याचे/तिचे हिताचे स्वरूप व विरोधाची पार्श्वभमी यांसमवेत प्रतिज्ञापत्रासः सदर सूचनेच्या प्रसिद्धी दिनांकापासून १४ दिवसांच्या आत एमसीए - २१ पोर्टल (www.mca.gov.in) वर गुंतवणूकदार तक्रार फॉर्म भरून सादर करावी किंवा रजिस्टर्ड पोस्टाने) क्षेत्रीय संचालक, पश्चिम क्षेत्र एव्हरेस्ट, ५ वा मजला, १०० एव्हरेस्ट, मरीन डाइव्ह, मुंबई - ४०० ००२ येथे पाठवावी वा सदर करावी, . ज्याची एक प्रत अर्जदार कंपनीकडे खालील निर्देशित नोंदणीकृत कार्यालयाच्या खालील निर्देशित पत्त्यावर पाठवावी : फ्लॅट क्र. एच - ६०१, दी स्प्रिंग्ज्, सेक्टर - २०, रोडपाली - कळंबोली, नवी मुंबई, ठाणे, महाराष्ट्र - ४१० २१८, भारत. अर्जदारांकरिता व त्यांच्या वतीने

दिनांक : २४.०७.२०२० ठिकाण : ठाणे

श्री. कमल कुमार अग्रवाल



REGD. OFF.: A-408, Express Zon Near Patel's, Western Express Highway, Goregaon(E), Mumbai-400063. CIN: L74140MH1986PLC041941 Tel: 022 - 67160400

NOTICE Notice is hereby given that pursuant to the Regulation 29 read

with Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Meeting of the Board of Directors of the Company will be held on Thursday, July 30, 2020 at Mumbai, inter-alia to consider and approve the Standalone & Consolidated Audited Financial Results of the Company for the quarter and year ended March 31, 2020.

This information is also available on Stock Exchange's website www.bseindia.com and on the website of the Company at www.ajcononline.com.

For Ajcon Global Services Ltd Ankit Ajmera (Executive Director) Place: Mumbai Date : July 23, 2020

SOBHAYGYA MERCANTILE LIMITED

Read. Address:- B-61. Floor 6. Plot No 210 B Wing Mittal Tower. Free Press Journal Marg Nariman Point, Mumbai, Mumbai City, 400021 CIN: - L45100MH1983PLC031671

NOTICE

Notice is hereby given that, pursuant to the Regulation 29 read with the Regulation 47 (1) (a) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, Meeting of the Board of Directors of the Company will be held on Wednesday, 29th Day of July, 2020 at 04.00 P.M. at the corporate office of the company situated at 526. 1st floor, Bhangdiya House, near GetWell Hospital, Dhantoli, Nagpur Maharashtra 440012 to consider the Audited Financial Results along with Declaration and Auditors Report for the Quarter and year ended 31/03/2020 and any other business with the permission of the chair. Further details are available on www.sobhagyamercantile.com and vww.bseindia.com

For Sobhaygya Mercantile Limited

Shrikant Bhangdiya



PUBLIC NOTICE

Notice is hereby given that Shri Mohan Bablani was the registered member of The Ganga Lakshmi Sadan Co-operative Housing Society Ltd., situated at Plot No. 46/D, Sindhi Society, Hemu Kalani Marg, Chembur, Mumbai 400071 email:gangalaxmisadanchs@gmail.com constructed on land bearing CTS No. 403, village Chembur ('The Society") in respect of his original Flat No. 3, in the Society holding 5 fully paid up shares of Rs.50/- each under share certificate No.3 bearing distinctive nos 11 to 15 and thereafter a redeveloped flat No. B-601, 6th floor, in the Society holding 10 fully paid up shares of Rs.50/- each under Share certificate No.3, bearing distinctive Nos. from 21 to 30 dated 1/09/2019 ssued by the society. He died on 25/02/2012. Smt. Madhuribai M. Bablani wife of late Mohan Bablani, expired on 19/11/2019, now his daughters Mrs. Meena Lachman Bhatia and Mrs. Poonam Vijay Chhabria being the only legal heirs of the deceased member have applied for transmission of the deceased Member's shares and flat in their joint name and become members in respect of the said Flat No.B-601.

Notice is hereby given on behalf of ny clients Mrs. Meena Lachman Bhatia and Mrs. Poonam Vijav Chhabria who intend to get the said redeveloped flat and shares transmitted in their names inviting claims or objections if any of whatsoever nature in writing together with supporting documents in support of their claims on below mentioned address if any against the above transmission within a period of 15 days from the date of the Publication of this notice. Dated this 24th day of July 2020

Adv. Manish Shroff

Flat No.16, 4th floor, Gulabview Apartments, Dr. C. G. Road. Chembur, Mumbai 400074

SANMITRA COMMERCIAL LIMITED CIN: L74120MH1985PLC034963 Regd. Office: 13, Prem Niwas , Dr. Ambedkar Road Khar West , Mumbai. 400020

NoT ICE

Pursuant to Regulation 29, 33 and 47 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, notice is hereby given that a meeting of the Board of Directors of the Company will be held on Thursday 30° July, 2020 at the registered office of the Company to interala discuss, consider, approve and take on record the Audited Financial Results of the Company for the quarter and year ended on 31° March, 2020 along with any other business with the permission of Chair. The said notice may be accessed on the stock exchanges website at be accessed on the stock exchanges website a www.bseindia.com By Order of the Board

Place: Mumbai Prakash Bhoorch and Shal Date : 23rd July, 2020 Directo

सेया इंडस्ट्रीज लिमिटेड 🚷 नोंदणीकृत कार्यालयः टी-१४, एमआयडीसी, तारापूर, बोईसर,

फॅक्स:२६७३२६६६, ई-मेल:corporate@seya.in, वेबसाईट:www.seva.in

प्तेबी (लिस्टिंग ऑब्लिगेशन्स ॲण्ड डिस्क्लोजर रेक्वायरमेंट्स) रेग्युलेशन्स २०१५ च्या नियम ४७ महवाचिता २९ नुसार येथे सूचना देण्यात येत आहे की, ३१ मार्च, २०२० रोजी संपलेल्या तिमाही वर्पाकरिता कंपनीचे लेखापरिक्षित एकमेव वित्तीय निष्का वेचारात घेणे व मान्यता देणे याकरिता **शुक्रवार, ३**९ जुलै, २०२० रोजी कंपनीच्या संचालक मंडळाची सभ

प्रापुढे कंपनीचे प्रतिभूतीमधील व्यवहाराकरिता व्यापा खिडकी आतील व्यक्तीद्वारे नियमन, पर्यवेक्षण व व्यापव महवालचे सेया सांकेतांकानुसार १ एप्रिल, २०२० गसून बंद ठेवली जाईल आणि विहित व्यक्तींकरित ३० जुलै, २०२० रोजी निष्कर्ष जाहीर झाल्यानंत तासापर्यंत बंद ठेवली जाईल

ापुढे सदर सूचना कंपनीच्या www.seya.in वेबसाईटवर आणि स्टॉक एक्सचेंजच्या www.bseindia.com www.nseindia.com वेबसाईटवर उपलब्ध आहेत

मंडळाच्या आदेशान्वर सेया इंडस्ट्रीज लिमिटेडकरित मनिषा सोलंकी ठिकाण: मुंबई

दिनांक : २३.०७.२०२०

कंपनी सचिव

Megha Trivedi Place : Mumbai Company Secretary

Date: 23rd July, 2020

August, 2020.

निओजेम इंडिया लिमिटेड

सीआयएन: एल३६९११एमएच१९९१पीएलसी०६३३५७ नोंद.कार्या : जी/३२, जेम्स ॲण्ड ज्वेलरी कॉम्प्लेक्स ३, सिप्झ (सेझ), अंधेरी (पुर्व), मुंबई-४०००९६. दूर.:०२२-२८२९११२३

सेबी (लिस्टिंग ऑब्लिगेशन्स ॲण्ड डिस्क्लोजर रिकायरमेंट्स) रेग्युलेशन्स २०१९ च्या नियम २९ सहवाचिता नियम ४७ नुसार येथे सूचना देण्यात येत आहे की ३१ मार्च, २०२० रोजी संपलेल्या चतुर्थ तिमाही व वित्तीय वर्षाकरिता कंपनीचे लेखापरिक्षीत वित्तीय निष्कर्ष आणि त्या तारखेला संपलेल्या अर्धवर्षाकरित मालमत्ता व दायित्वाचा अहवाल विचारात घेणे व मान्यता देणे याकरिता कंपनीच्या नोंदणीकृत कार्यालयात बुधवार, २९ जुलै, २०२० रोजी दु.२.००वा कंपनीच्या संचालक मंडळाची सभा होणार आहे

यापुढे आम्ही नमुद करू इच्छित आहोत की, संचालक, केएमपी, अधिकारी व पदसिद्ध कर्मचारी आणि त्यांचे नजीकचे नातेवाई यांच्याकरिता योग्य निवार २०१५ साठी आणि आतील व्यक्तीद्वारे नियमन व व्यापार नोंदीसाठी कंपनीच्या . संचालक सांकेतांकासहवाचिता सेबी (आतील व्यापार रोखणे) अधिनिया २०१५ नुसार व्यापार खिडकी १ एप्रिल, २०२० पासून ते ३० जून, २०२० रोजी संपलेल्या प्रथम तिमाहीचे निष्कर्ष जनतेकडे घोषित केल्यानंतर ४८ तासांपर्य बंद ठेवण्यात येईल

सद्र सूचना समाविष्ट माहिती कंपनीच्या www.dhootfinance.com बसाईटवर आणि कंपनीचे शेअर्स जेथे सुचीबद्ध आहेत त्या बीएसई लिमिटेडच् www.bseindia.com वेबसाईटवर उपलब्ध आहेत

निओजेम इंडिया लिमिटेडकरित सही/

प्रतिक राजेंद्र कोरलवाल

सदस्यत्व क्र.ए४५५९१

कंपनी सचिव व सक्षम अधिकार्र

दिनांक: २३.०७.२०२०

मे. श्री हरी केमिकल्स एक्सपोर्ट लिमिटेड

नोंदणीकृत कार्यालय: ए/८, एमआयडीसी इंडस्ट्रियल एरिया, महाड, जिल्हा रायगड. (महाराष्ट्र) CIN:L99999MH1987PLC044942 दूर.क्र.:०२१४५-२३३४९२ ई-मेल:shreeharichem@gmail.com वेबसाईट:www.shreeharichemicals.in

३९ मार्च. २०२० रोजी संप्रलेल्या तिमाही व वर्षाकरिता लेखापरिक्षीत वित्तीय निष्कर्षांचा अहवाल

(રુ.ભાલાત) (ક્યાપ્સ વ્યાતામક)							
	9	संपलेली तिमाही		संपले	ले वर्ष		
तपशील	३१.०३.२०२० लेखापरिक्षित	३१.१२.२०१९ अलेखापरिक्षित	३१.०३.२०१९ लेखापरिक्षाित	३१.०३.२०२० लेखापरिक्षात	३१.०३.२०१९ लेखापरिक्षित		
कार्यचलनातून एकूण उत्पन्न (निव्वळ) साधारण प्रक्रियेतून निव्वळ नफा/(तोटा)	२२१७.६४	१६५४.४६	६०९.९६	4090.03	4042.93		
(कर, अपवादात्मक व विशेष साधारण बाबपुर्व) कर व कालावधीकरिता निव्वळ नफा/(तोटा)	850.68	-9६६.0२	-२६८.२४	-993.84	-829.82		
(विशेष साधारण बाबनंतर) करानंतर कालावधीकरिता निव्वळ नफा/(तोटा)	850'68	-9६६.0२	-२६८.२४	-993.84	-829.82		
(विशेष साधारण बाबनंतर)	399.93	-922.69	-9६८.४9	-9६0.8२	-340.23		
करानंतर एकूण सर्वंकष उत्पन्न	300.99	-922.69	-904.66	-9६५.9६	-३६४.७०		
भरणा केलेले समभाग भांडवल (दर्शनी मुल्य रु.१०/–) उत्पन्न प्रतिभाग (रू.१०/–प्रत्येकी)	४४४.६३	४४४.६३	४४४.६३	४४४.६३	४४४.६३		
अ) मूळ	६.९१	-२.७६	-3.98	-3.09	-८.२०		
ब) सौमिकृत	६.९१	-२.७६	-३.९६	-3.69	-८.२०		

१. वरील निष्कर्षांचे लेखासमितीद्वारे पुनर्विलोकन करण्यात आले आणि २३ जुलै, २०२० रोजी झालेल्या संचालक मंडळाच्या सभेत मान्य

२. सेबी (लिस्टिंग ऑब्लिगेशन्स ॲण्ड डिस्क्लोजर रिक्वायरमेंट्स) रेग्युलेशन २०१५ च्या नियम ३३ अन्वये स्टॉक एक्सचेंजसह सादर करण्यात आलेली त्रैमासिक वित्तीय निष्कर्षाचे सविस्तर नमुन्यातील उतारा आहे. त्रैमासिक /वार्षिक वित्तीय निष्कर्षाचे संपूर्ण नमुना स्टॉक एक्सचेंजच्या www.bseindia.com आणि कंपनीच्या www.shreeharichemicals.in वेबसाईटवर उपलब्ध आहे.

> मंडळाच्या आदेशान्वये श्री हरी केमिकल्स एक्सपोर्ट लिमिटेडकरिता सही / – सही / –

बी.सी.अग्रवाल अनुप रामुका अध्यक्ष व कार्यकारी संचालक व्यवस्थापकीय संचालक दिनांक: २३ जुलै, २०२० डीआयएन: ००१२१०८० डीआयएन: ००७५५७४८

JM FINANCIAL MUTUAL FUND

NOTICE-CUM-ADDENDUM

JM FINANCIAL

NOTICE-CUM-ADDENDUM TO THE STATEMENT OF ADDITIONAL INFORMATION (SAI), SCHEME INFORMATION DOCUMENT (SID) AND KEY INFORMATION MEMORANDUM (KIM) OF THE SCHEMES OF JM FINANCIAL MUTUAL FUND ("THE FUND"). I. CESSATION OF THE TERM OF MR. V. P. SINGH AS INDEPENDENT DIRECTOR OF JM

FINANCIAL ASSET MANAGEMENT LIMITED. Pursuant to the requirements of SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2017/125 dated November 30, 2017 read with SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2018/19 dated February 07, 2018, Mr. V. P. Singh

ceases to be an Independent Director on the Board of JM Financial Asset Management Limited w.e.f. July 22, 2020 ("Effective date"). Consequent to the above, all details pertaining to Mr. V. P. Singh as appearing in the paragraph "Details

of AMC Directors" in the Statement of Additional Information (SAI) of JM Financial Mutual Fund stand

II. CHANGE IN ADDRESS OF OFFICIAL POINTS OF ACCEPTANCE

Place : Mumbai

Date: July 23, 2020

Investors are requested to take note that the following Official Points of Acceptance (PoA) of the Schemes of JM Financial Mutual Fund managed by M/s. KFin Technologies Private Limited has been functioning from new address as under:

Location/ Branch	Date	Old Address	New Address
Trivandrum	June 29, 2020	2nd Floor, Akshaya Towers, Above Jet Ariways, Sasthamangalam, Trivandrum - 695 010 Tel : 0471 - 2725728	Marvel Tower, 1st Floor, Ura-42 (Uppalam Road Residence Association), Statue, Trivandrum - 695001. Tel: 0471 - 2725728

This notice cum addendum forms an integral part of SID, KIM and SAI of the Schemes of the Fund, as amended from time to time. All the other terms and conditions of SID, KIM and SAI of the Schemes of the Fund will remain unchanged. **Authorised Signatory**

> (Investment Manager to JM Financial Mutual Fund) For further details, please contact :

JM Financial Asset Management Limited

(Formerly known as JM Financial Asset Management Private Ltd.), Registered Office: 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025.

JM Financial Asset Management Limited

Corporate Identity Number: U65991MH1994PLC078879. • Tel. No.: (022) 6198 7777

• Fax No.: (022) 6198 7704. • E-mail: investor@jmfl.com • Website : www.jmfinancialmf.com Mutual Fund investments are subject to market risks, read all scheme related documents carefully. REF No. 10/2020-21

Corporate Office: Office B, 8th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025.