



Margo Finance Limited

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Old Rajinder Nagar, New Delhi-110060
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CIN : L65910MH1991PLC080534

September 7, 2020

BSE Limited

Department of Corporate Services
25th Floor, Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001

Company Symbol: MARGOFIN

Scrip Code: 500206

Dear Sir/Madam,

Sub: Newspaper Advertisement -29th AGM of the Company to be held through Video Conferencing (VC) / Other Audio Visual Means (OAVM) , E-voting Information & Book Closure

In continuation to our intimation dated 5th September, 2020 and pursuant to Regulations 47 and 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, in connection with the Twenty Ninth (29th) Annual General Meeting ("AGM") of Margo Finance Limited ("the Company") to be held through VC / OAVM on Tuesday, September 29, 2020 at 12.30 p.m. (IST), please find attached, the copies of newspaper advertisements published today, i.e., on Monday, 7th September, 2020 in Times of India (Kolhapur Edition) in English language, Pudhari (Kolhapur Edition) in Marathi language and Business Standard (All India editions) in English Language regarding completion of dispatch of Notice of AGM, alongwith Annual Report for the Financial Year 2019-20 to the Shareholders through email, E-voting information and Book Closure.

The newspaper advertisements can also be accessed at the website of the Company www.margofinance.com.

We request you to kindly take the above on record.

Thanking you.

Yours Faithfully,
For Margo Finance Limited

Kailash
Company Secretary & Compliance Officer
Membership No. ACS: 51199



Encl.: A/a

Bangladeshi 'smuggler' shot dead in WB

Kolkata: A Bangladeshi man has been shot dead after Border Security Force (BSF) troops fired from a pump action gun to thwart a smuggling bid along the India-Bangladesh international border in West Bengal, the force said Sunday. "A suspected Bangladeshi smuggler has been killed in the Indian territory while he was trying to smuggle Phenylephrine," the force said in a statement. The incident took place around 10pm on Saturday when the troops of the 24th battalion were scanning the area near Gopalnagar post in Malda district for a cross-border smuggling attempt. At least 75 bottles of Phenylephrine cough syrup and a 'dah' have been recovered along with the body, it said.

Pak summons Indian diplomat over LoC firing

Islamabad: Pakistan on Sunday summoned a senior diplomat from the Indian High Commission here to register its protest over the alleged ceasefire violations by the Indian forces along the Line of Control (LoC). In a statement, the Foreign Office said that due to "indiscriminate and unprovoked firing" in the Rakhchikri Sector of the LoC on Saturday, one civilian sustained serious injuries.

Rajnath says meeting with Iranian counterpart 'fruitful'

Regional Security, Bilateral Ties & Afganistan Situation Discussed

Tehran: Defence Minister Rajnath Singh on Sunday said he had a "very fruitful" meeting with his Iranian counterpart Brigadier General Amir Hatami and discussed ways to bolster bilateral cooperation and exchanged views on regional security issues, including the situation in Afghanistan. Singh reached Tehran from Moscow on Saturday on a transit halt after concluding his three-day visit to Russia where he attended a meeting of the Shanghai Cooperation Organisation (SCO) defence ministers. He also held bilateral talks with his counterparts from Russia, China and the Central Asian countries. "Had a very fruitful meeting with Iranian defence minister Brigadier General Amir Hatami in Tehran. We discussed regional security issues including Afghanistan and the issues of bilateral cooperation," he said in a tweet.



Defence minister Rajnath Singh with Iranian counterpart Brigadier General Amir Hatami during the former's visit to Tehran

"Both the Defence Ministers discussed ways to take forward bilateral cooperation and exchanged views on regional security issues, including peace and stability in Afghanistan," Singh's office said in a separate tweet on the meeting held on Saturday at the request of the Iranian

defence minister.

The meeting between the two ministers took place in a "cordial and warm atmosphere," it said, adding that the leaders emphasised upon the age-old cultural, linguistic and civilisational ties between India and Iran. Singh's visit to Iran is considered to be significant as it came a day after he voiced India's deep concern about the situation in the Persian Gulf and called upon the countries in the region to resolve their differences through dialogue based on mutual respect. A series of incidents in the Persian Gulf involving Iran, the US and the UAE in recent weeks have flared up tension in the region.

"We are deeply concerned about the situation in the Persian Gulf," Singh said in his address at a meeting of the SCO in Moscow on Friday. "We call upon countries in the region - all of which are dear and friendly to India, to resolve differences by dialogue based on mutual respect, sovereignty and non-interference in internal affairs of each other," he said in his address at the combined meeting of defence ministers of the SCO, Collective Security Treaty Organisation and Commonwealth of Independent States member states. Last month, Iranian navy briefly seized control of a Liberland-flagged oil tanker in what the US said were inter-

national waters near the Strait of Hormuz, which links the Persian Gulf with the Gulf of Oman to the south and the Arabian Sea beyond. Iran has threatened to disrupt oil shipments through the Strait of Hormuz if the US, which has already imposed crippling sanctions on Tehran over its nuclear programme, tries to strangle its economy. India-Iran commercial ties were traditionally dominated by Indian import of Iranian crude oil. In 2018-19 India imported \$12.11 billion worth of crude oil from Iran. However, following the end of the Significant Reduction Exemption (SRE) period on May 2, 2019, India has suspended importing crude from Iran, according to the Indian Embassy here. The US had asked countries, including India, to cut oil imports from Iran down to "zero" by November 6, 2019 or face sanctions. The bilateral trade during 2019-20 was \$4.77 billion, a decrease of 71.99 per cent as compared to the trade of \$17.03 billion 2018-19. What is significant is that Indian exports to Iran between 2011-12 and 2019-20 have grown by 45.60 per cent, according to the website of the mission.

Oppn mulls joint offensive against govt in Parliament

'Gabbar Singh Tax' is second assault on India's poor after demonetization: Rahul

New Delhi: Opposition parties are planning a joint offensive against the government to corner it in Parliament on issues of national security like the border situation with China, handling of the Covid pandemic, economy and GST compensation to states, sources said. Leaders of various opposition parties are expected to meet later this week to formulate a joint floor strategy in both the houses of Parliament, they said. The monsoon session of Parliament will commence on September 14 amid Covid-induced changes in its proceedings. Congress President Sonia Gandhi has convened a meeting of the party's strategy group on September 8, the sources said. Opposition leaders are keen that various like-minded parties should work closely with each other to take on the government in Parliament. This was expressed by Trinamool Congress (TMC) chief Mamata Banerjee, Shiv Sena leader Uddhav Thackeray and JMM's Hemant Soren at a recent meeting of non-NDA chief ministers with Congress president Sonia Gandhi on JEE/



Congress leader Rahul Gandhi on Sunday said the NDA's Goods and Services Tax (GST) is not a tax system but an "attack" on India's poor and on its small and medium businesses, and urged all to stand against it. Dubbing the GST as "Gabbar Singh Tax", he said it is the second major attack on India's unorganised economy, and is an "absolute failure". He had earlier said demonetisation was the first attack on the informal sector in the economy.

As part of his video series on the economy, the former Congress president alleged that the NDA government has kept four different tax slabs to help those big industrialists with means and contacts to change the taxes under the GST regime. "This GST is an absolute failure," he said in the video series shared on his social media platforms.

NEET and GST issues. The Congress strategy group has already met once and discussed the issues to be raised during the session. Senior Congress leaders have also been asked to contact UPA allies and other like-minded parties to put up a united front against the government, both inside and outside Parliament. TMC leader Derek O'Brien had earlier said that like-minded opposition parties will work together in Parliament and find common ground on

public issues. There will be a lot of teamwork among such parties in Parliament, he had said. CPI(M) general secretary Sitaram Yechury said on Sunday that consultations are underway for a joint opposition strategy. CPI leader D Raja also said that meetings of opposition leaders will be soon held in this regard. With tensions escalating in eastern Ladakh along the LAC with China, the opposition will demand answers from the government on the issue.

Woman accuses colleagues of her daughter's rape

Nirav extradition trial to resume in UK court today

London: Fugitive diamond merchant Nirav Modi, who has been lodged at a prison in London since his arrest in March last year, is set to appear via video link for the second leg of his extradition trial at a UK court on Monday. The 49-year-old jeweller is fighting extradition charges related to the estimated \$2-billion Punjab National Bank fraud and money laundering case brought by the Indian government, being represented at Westminster magistrates' court in London by the UK's crown prosecution service. In line with the lockdown restrictions, district judge Samuel Goozee has directed Modi's appearance from a room in Wandsworth prison in south-west London with social distancing norms in place for the part-remote setting for the five-day hearing scheduled to conclude on Friday.

Minor girl found dead in UP village

A 14-year-old girl was found dead in mysterious circumstances in a UP village on Sunday, police said. They said the body was found hanging from the thatched roof of a house with a scarf. Police rushed to the spot after receiving information about the incident and carried out initial investigations. This is second such incident that has taken place under Neemgaon police limits since August 25. Police claim to have solved the earlier case. They also threatened to kill her if she divulged the incident to anyone, the complaint said. The girl maintained her silence for some days and finally spoke to her mother about the incident in April. When the woman confronted the two men in the office, she too was threatened that the girl would be killed.

Proposed party plans to contest Assam polls

Guwahati: The political party to be launched by the All Assam Students' Union and AJYCP will contest 80-100 seats in the assembly elections in Assam due early next year, a top AASU leader said on Sunday. After the 18-member Assam advisory committee suggested the two organisations to form a political party, a source close to the development said the new outfit will be launched within the next 10 days. Though the AASU and Asom Jatiyatibadi Yuva Chhatra Parishad (AJYCP) will not forge any pre-poll alliance with the Congress or be part of its proposed grand alliance, it is open for an understanding with the Krishak Mukti Sangram Samiti, said AASU general secretary Lurinjyoti Gogoi. "Targeting 2021 polls, we will start working as per the recommendation of the committee. We are targeting to contest 80-100 seats across Assam," he said. The new political party will not join hands with the nationalist and "communal" forces as that will hurt the sentiments of the indigenous people who trust AASU and AJYCP, he added. The election to the 126-member Assam assembly is likely to be held in March-April next year.

MARGO FINANCE LIMITED
Registered Office: Office No. 3 Plot No. 266 Village Aite, Kumbhoj Road, Taluka: Hatkanangale, Dist. Kolhapur-416109, Maharashtra. Tel No.: (0230) 2463100 / 2461929
Website: www.margofinance.com E-mail: info@margofinance.com

NOTICE OF 29th ANNUAL GENERAL MEETING TO BE HELD THROUGH VC, E-VOTING INFORMATION, BOOK CLOSURE
NOTICE is hereby given that the 29th Annual General Meeting (AGM) of Margo Finance Ltd ("the Company") will be held on Tuesday, September 29, 2020 at 12.30 p.m. (IST), through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM"), to transact the business as set out in the Notice of AGM dated 27th August, 2020.

GOVERNMENT OF KARNATAKA
KARNATAKA STATE ROAD LOGISTICS & WAREHOUSING SOCIETY
No.1, Dr. Siddaiah Puranki Road, KHB Colony, Magadi Road, Bengaluru - 560079, Phone: +91-80-23486221, Fax: +91-80-23281477 Email: ad.kdlws@gmail.com
No: KDL/EQPT/COVID-19/Rapid Antigen Kits/91/2020-21 Date:05/09/2020
Ref: 1.Quotation Notification No. KDL/EQPT/COVID-19/ Rapid Antigen Kits/91/2020-21 dated: 05/09/2020.
Nation wide Quotation is invited through KSDLWS Website under KTPP Act 1999 and Rules 2000 under 4 'A' Exemption for the following Quotations:

CHITTARANJAN LOCOMOTIVE WORKS
CORRIGENDUM
[1]No.83/20/0421 Dated: 04/09/2020. Sub:Corrigendum to Tender No. 83200421 for procurement of Set of Stator and Rotor Stamping for 6FXA-6068. Reference above the following change is carried out in respect of subject tender is as follows, viz. Sl. No.-[01] Tender No. & Description-83200421, Set of Stator and Rotor Stamping for 6FXA-6068, Existing tender opening date-03-09-2020, To be read as-18-09-2020

CHITTARANJAN LOCOMOTIVE WORKS
OPCOM TENDER
No. COS/CRJ/PUB/e-Tender/ 19/0162 Date : 04/09/2020.
The following e-Tenders can be accessed under the link www.ireps.gov.in Offers for such e-Tender can be submitted only electronically by accessing the link www.ireps.gov.in -> login -> E-Tender Stores/Supply. Vendors may also contact the following officials to obtain clarification regarding particular tender or IREPS related information if any. Dy. CMM/HQ/CLW/Chittaranjan, 0341-2525594 or SMM/CON/HQ, 0341-2535631. Sl. No., Tender No., Brief Description of Item, Qty., Earnest Money Deposit (₹), Tender Closing Date & Time (IST) : [1] 75204027, Shim and Pad for Cab Door & M/R Door Hinge Base & Striker Plate Base for WAG-9HC/WAP-7/WAP-5 Loco, 351 set, 0, 30/09/2020 at 11:00 am; [2] 75203704, PROCUREMENT FOR SET OF INSULATING BASE/WAG-9HC LOCOMOTIVE, 501 set, 176640, 28/09/2020 at 11:00 am; [3] 75203896, FIRE EXTINGUISHING SYSTEM, 424 set, 470340, 05/10/2020 at 11:00 am. OFFICE ADDRESS : Dy. CMM-III/CLW/Chittaranjan, 9163340708 or SMM/HQ, 9163340712. Principal Chief Materials Manager/CLW/AD76-096 Chittaranjan Like us on: www.facebook.com/clwrailways

PUBLIC NOTICE
This is informing to the public at large, that, MRS. GITANJALI SOOD, R/at- Row House No. 6, Lunkad Heritage-1, Vimmannagar, Pune-411014 is an owner of Flat No. C-1002, area admeasuring 186.27 Sq. Mtrs. i.e. 2005 Sq. Ft. built up with adjacent terrace area adms. 38.09 Sq. Mtrs. i.e. 410 Sq. Ft. and top terrace /over head terrace area adms. 150.5 Sq. Mtrs. i.e. 1620 Sq. Ft. along with right to use Car Parking on 10th Floor in the Building/Wing 'C' of Marvel Enigma Co. Op. Hsg. Society, situated at Survey No. 68/1A of village Kharadi, Tal. Haveli, Dist. Pune, and within the jurisdiction Sub-Registrar Haveli, Dist. Pune and within the limits of Pune Municipal Corporation. The owner as above mentioned has agreed to sale the said Flat to my client by accepting a token amount and assured that the said Flat is free from any encumbrances, charges such as, Mortgage, Loan, Lien, Lease or whatsoever nature of any Bank, Finance Institute/s or person/s and further assures, that she has full and absolute right and authority to sell, transfer, convey and assign the same to my client. However, any Bank, Finance Institute/s or person/s having any right, title, interest, claim or demand whatsoever in or upon the said Flat should inform the undersigned together with documentary evidence in support within 08 days from the date of publication of the notice, failing which my client shall complete the said transaction, assuming that the said Flat is free from any encumbrances, charges and no claims, demands or objections shall be entertained after the expiry of the aforesaid period. Kamlesh D. Sadaphal Advocate Office: Shop No. 23, Shivranjan Towers, Near Hotel Green Park/Rajwada, Baner Road, Pune-411008, Cell No. 98220 85943 Pune, Date: 07/09/2020. Email: advsadaphal@gmail.com

CENTRAL U.P. GAS LIMITED
NOTICE INVITING TENDER (OPEN DOMESTIC COMPETITIVE BIDDING)
Central U.P. Gas Ltd (CUGL) invites bids from eligible bidders for tender for the Procurement of SAP S/4 HANA, Customer Portal along with DMS. The details of the tender are available on CUGL's website www.cugl.co.in.

CHITTARANJAN LOCOMOTIVE WORKS
OPCOM TENDER
No. COS/CRJ/PUB/e-Tender/ 19/0162 Date : 04/09/2020.
The following e-Tenders can be accessed under the link www.ireps.gov.in Offers for such e-Tender can be submitted only electronically by accessing the link www.ireps.gov.in -> login -> E-Tender Stores/Supply. Vendors may also contact the following officials to obtain clarification regarding particular tender or IREPS related information if any. Dy. CMM/HQ/CLW/Chittaranjan, 0341-2525594 or SMM/CON/HQ, 0341-2535631. Sl. No., Tender No., Brief Description of Item, Qty., Earnest Money Deposit (₹), Tender Closing Date & Time (IST) : [1] 75204027, Shim and Pad for Cab Door & M/R Door Hinge Base & Striker Plate Base for WAG-9HC/WAP-7/WAP-5 Loco, 351 set, 0, 30/09/2020 at 11:00 am; [2] 75203704, PROCUREMENT FOR SET OF INSULATING BASE/WAG-9HC LOCOMOTIVE, 501 set, 176640, 28/09/2020 at 11:00 am; [3] 75203896, FIRE EXTINGUISHING SYSTEM, 424 set, 470340, 05/10/2020 at 11:00 am. OFFICE ADDRESS : Dy. CMM-III/CLW/Chittaranjan, 9163340708 or SMM/HQ, 9163340712. Principal Chief Materials Manager/CLW/AD76-096 Chittaranjan Like us on: www.facebook.com/clwrailways

J&K: 'Include Gojri language too'
Former legislator and senior J&K Apni Party (JKAP) leader Mumtaz Ahmed Khan Sunday appealed to the Centre to include Gojri and Pahari as official languages of the union territory. The appeal came even as various Sikh organisations have expressed resentment over non-inclusion of Punjabi as the official languages of the union territory.

KARNATAKA STATE ROAD TRANSPORT CORPORATION
Central Office: Purchase Department, Shanthinagar, Bengaluru - 560 027. Contact: 080-22221321 (E-224) Fax: 080-22223424. Email: cosp@ksrtc.org www.ksrtc.org
E- Auction Notice
Scrapped Vehicles available at various units of KSRTC & NEKRTC will be sold through e-Auction to be conducted by M/s. M.S.T.C. (A Govt. of India undertaking). The e-Auction schedule is as under: Scrap Materials e-Auction starts from: 22.09.2020 The interested Bidders may log onto www.mstcecommerce.com for further details and registration. They may also contact M/s. M.S.T.C. Ltd., at below mentioned address for needfull clarification. M/s. M.S.T.C Ltd., No. 19/5, 19/6, 3rd Floor, Kareem Tower, Cunningham Ham Road, Bengaluru-560052., Contact No.: 080-22260054 / 22266417 / 22287356, Fax No. 080-22256365., KSRTC Contact No.: +91 7760999201 / 224, 080-22221321 Extn-298. Sd/- Controller of Stores & Purchases

GOVT. OF MAHARASHTRA
COMMISSIONER, OF SPORTS AND YOUTH SERVICES, MAHARASHTRA STATE, PUNE - 411 045
E-TENDER NOTICE
Commissioner, Sports and youth services, invites B-1 (Percentage) e-tenders for Shiv Chhatrapati Kreedha peeth Mahalunge - Balewadi, Pune for the following works from reputed and resourceful experienced agencies. The blank tender form will be available on mahatender.gov.in, www.onlinetenders.co.in. The sale of tender will commence from 07/09/2020 to 21/09/2020 up to 3 p.m. Filled tender documents will be accepted online up to 21/09/2020 till 3.00 p.m. on this website mahatender.gov.in, www.onlinetenders.co.in and the same will be opened on the same day if possible. The other details are as below:

Thai woman's charred body found in Gujarat
Surat: The charred body of a Thai woman was found in a flat in Magdalla area of Surat in Gujarat, police said on Sunday. Neighbours of the woman, identified as Mimmi, found flames emanating from her second floor rented flat in the intervening night of Saturday and Sunday, an official said. The body has been sent for post mortem, police said.

Centre plans Zojila-like tunnel to Ladakh region

The tunnel to pass via Shingo La in Himachal, reduce travel time by 15-20%

MEGHA MANCHANDA
New Delhi, 6 September



The cost of the proposed Shingo La tunnel project is expected to be similar to that of Zojila tunnel project. The lowest bidder for Zojila had quoted ₹4,509 crore

Soon after awarding the Zojila tunnel project, the road transport and highways ministry has started discussions with the defence ministry to build another such all-weather connectivity to the Ladakh region — this time, via Shingo La or Shinkula mountain pass in Himachal Pradesh.

The two departments are in preliminary talks to build a tunnel that would reduce the travel time to the Ladakh region by 15-20 per cent and would come up close to the Atal tunnel near Rohtang Pass.

Atal tunnel — connecting Manali in Himachal Pradesh with Leh, Ladakh, and Jammu & Kashmir — was re-christened in December to commemorate the 95th birth anniversary of former Prime Minister Atal Bihari Vajpayee. Prime Minister Narendra Modi is expected to inaugurate the tunnel shortly.

The cost of the proposed Shingo La tunnel project is expected to be similar to that of the recently awarded Zojila tunnel project.

In August, Hyderabad-based Megha Engineering and Infrastructure emerged the lowest bidder for executing the Zojila tunnel project with a quote of ₹4,509.50 crore. Larsen & Toubro and IRCON International JV were the other two contenders for the project.

The project is of strategic importance as Zojila Pass is situated at an altitude of 11,578 feet on the Srinagar-Kargil-Leh National Highway and remains shut during winters due to heavy snowfall. The

National Highways and Infrastructure Development Corporation (NHIDCL) in June had invited fresh bids for the project and the project was awarded in less than three months to the lowest bidder.

The work on Zojila project is expected to begin next month. NHIDCL, an arm of road ministry, is engaged in the execution of road projects in the hilly terrain. It has awarded several such tunnel projects in Himachal Pradesh and Jammu & Kashmir.

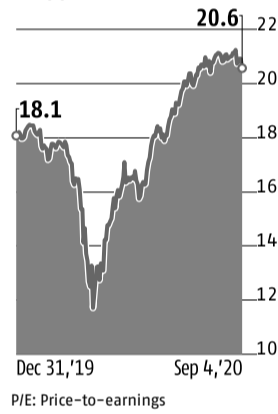
FROM PAGE 1

Stock markets...

Experts said the bull-case scenario for the market is the global liquidity support will continue and economic recovery will be sharper than anticipated. Experts see some green shoots in the form of above-average monsoon, improvement in rural income, and tax collection.

NIFTY VALUATIONS HAVE SHOT UP TO RECORD LEVELS

Nifty 12-month forward P/E (x)



What could pull the markets down is global volatility as seen last week, uncertainty around the US elections, and large investors deciding to take money off the table. Rising Covid-19 infections could weigh on the markets as they could mar the economic recovery process. "The GST is the best indicator of economic activity, and the numbers suggest the economy is well on the path to recovery. But the continuing rise in Covid cases is a

cause for concern," said UR Bhat, director, Dalton Capital Advisors (India).

Shah of BNP believes global liquidity is one of the comforting factors for the market. "We do not see a sharp downfall from the current levels, especially after the Jackson Hole announcement by the

US Federal Reserve that it is moving to an average long-term inflation of 2 per cent," he said.

The rally and earnings improvements have seen market valuations rise to record levels on a 12-month forward basis. However, market players say investors are looking at sharp improvement in corporate earnings in FY22 and are ignoring the current price-to-earnings (P/E) multiples.

"The markets are looking at FY22, wherein, assuming normalcy returns to the economy and corporate profitability, P/E ratios seem to be at a more reasonable 17x," said Mayank Khemka, chief officer-India, Deutsche Bank Wealth.

Revise tax pacts...

"There are cases where we will need to apply for revision in APAs, where long-term plans are not achievable. It requires a directive and a liberal guidance from tax authorities and that the Covid situation should be considered sympathetically," said Gupta at an international tax webinar organised by the Associated Chambers of Commerce and Industry of India.

A senior tax official said a revision may be possible in accordance with the law. "The APAs are long-term agreements and are normally expected to be honoured by both parties. But, in Covid-type situations, there is a provision under which taxpayers can go and ask for a change. If changes in assumptions are within the parameters of the law, I don't see why they won't be revised." APAs could be a unilateral pact between the firm and Indian tax authorities or a bilateral agreement involving a foreign country. According to I-T rules, an agreement may be revised if there is a change in critical assumptions or failure to meet a condition, subject to which the agreement has been entered into.

However, the official said documentation will be key in such scenarios. "We will look for documents, so a firm must have relevant documents in place. If a company has changes taking place, such as assets getting redeployed, etc and there is documentation in place, the government will consider," said the official. A formal guidance on revision may be issued.

More on business-standard.com

Real estate...

The contribution of completed inventory has increased nearly 50 per cent in overall sales, said Rajendra Joshi, chief executive officer, residential, Brigade Enterprises.

"Non-residential Indian customers contributed to a quarter of our sales between April and June. Their contribution used to be around 12 per cent prior to Covid," said Joshi. While June and July sales were at 60 per cent of pre-Covid levels, August sales are almost touching pre-Covid levels, he added. "We will hopefully recover fully by Diwali, if not earlier," said Joshi.

In Bengaluru, enquiries for larger homes have increased to 40 per cent, with property seekers predominantly scouting for three-bedroom apartments (with an average size of 1,800 sq. ft), against the previously-preferred two-bed ones, said Anarock. Murali Malayappan, chairman at Bengaluru-based Shriram Properties, said their earlier conversion rates of 2-3 per cent of total site visits had now gone up to over 15 per cent. For Salarpuria Sattva, another Bengaluru-based real estate developer, the conversion ratio has increased to three times of what it was before Covid-19 hit the country, as there are now more serious buyers looking for quality construction. "An added advantage for buyers are the schemes such as 'pay only 25 per cent now and balance

after 12 months' and flexi payment options. These help buyers make quick decisions," said Adrijia Agarwal, strategy advisor, Salarpuria Sattva. Others narrate the same story. Mumbai's Lodha Developers saw a 20 per cent increase in conversion during this quarter. It garnered 700 bookings in August and did business worth ₹617 crore.

And over July-August, it chalked up business worth ₹1,175 crore, which is almost close to the business it did in January-February, said Prashant Bindal, the company's chief sales officer. Kamal Khetan, chairman of Mumbai-based Sunteck Realty, said there was now a substantial demand for ready homes.

Touchless tech...

Consider this: Raichur-headquartered pharma company Shilpa Medicare has launched a green tea film as a substitute for tea bags, aimed at making it not only convenient, clean, and easy when preparing green tea, but also boosting immunity. "We are speaking about a specific component of green tea called epigallocatechin gallate (EGCG), which, research suggests, protects one against viral infection. Our green tea films have 60 per cent EGCG content," said Vishnukant Chaturbhuj Bhutada, managing director (MD), Shilpa Medicare.

Century Ply has launched plywood and laminate products that claim to kill viruses, while Duroflex has an antiviral mattress protector made with Swiss technology and Welspun antiviral floorings certified by a US laboratory. Nimisha Jain, MD and partner, Boston Consulting Group, says consumer behaviour can be classified into three broad buckets.

Accelerators are those habits that existed earlier, and have received a fillip now, she said. This includes digital adoption and health and wellness, including embracing a healthy lifestyle and eating habits. Reversibles are those that could come back once the pandemic subsides, such as out-of-home eating, while wild cards are those sets of behaviour that have become an important constituent of one's life such as hygiene habits and DIY skills.

According to Jain, habits in the wild-card bucket are unlikely to reverse, implying marketers in these categories have a new set of consumers. This point is endorsed by Gulbahar Taurani, vice-president, personal health, Philips (Indian sub-continent), who has introduced a series of products in the grooming

and kitchen appliances segments in the past few months. "Consumers are increasingly being introduced to DIY beauty and skincare routines at home in these times."

Titan Eyepius, the eyewear division of the company, has been aggressively advertising its anti-fogging glasses, a need that hardly existed before the pandemic began. Saumen Bhaumik, CEO (eyewear division), Titan, said: "As long as you have to wear a mask and glasses, an anti-fog lens is a clear necessity." Kamal Nandi, business head and executive vice-president, Godrej Appliances, said UV sanitizing boxes were also the result of a felt need triggered by the pandemic. Clearly, consumer goods companies have new avenues of growth available to them.

Voda...

The move came just a day after the Supreme Court (SC) directed telecom companies (telcos) to pay their adjusted gross revenue (AGR) dues in 10 years, which means Vodafone Idea now has to pay an additional ₹7,500 crore annually. Vodafone has a 44.39 per cent shareholding in Vodafone Idea, while the Aditya Birla group holds 27.66 per cent. Under its merger agreement, the Birlas can, however, buy an additional 9.5 per cent from Vodafone, so that their stakes are equalised.

Currently, despite Vodafone having a larger stake, it has equal control in the board with the Birlas. So a dilution of its shareholding does not materially change Vodafone Plc's equation — until, of course, a new investor comes in. Whatever happens next, it is a far cry from 2007 when Vodafone's former chief executive officer Arun Sarin announced that he had bought Hutchison Essar at a 'reasonable price' and that it would make a major contribution to the Vodafone group over the coming years. Sarin had it all wrong. His misinterpretation is reflected in the staggering financial numbers. In one of its petitions to the SC, Vodafone Idea said in the last 10 years (tilt 2018-19) it had made cumulative losses from operations of ₹55,175 crore (including from operations of the erstwhile Vodafone licence entities, which have merged in JV).

Further, this figure did not include the AGR dues. If they are included, its net losses in FY20 stood at ₹73,876 crore, more than its cumulative losses for the last 10 years. A query to Vodafone Plc did not elicit any response. However, the total investment of the promoters and public shareholders is over ₹1.9 trillion, of which over ₹1.65 trillion has been brought through FDI route, the bulk of it by Vodafone Plc. The latter made its first impairment on its books owing to India in 2010 of ₹2.3 billion (₹3.06 billion).

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NARAYANI STEELS LIMITED

(CIN: L27109WB1996PLC082021)
Registered Office: Room No. 31, 7th Floor, 23A, N.S. Road, Kolkata-700001.
Tel: 033 46025371, E-mail: info@narayaniusteels.com | Website: www.narayaniusteels.com
NOTICE OF 25th ANNUAL GENERAL MEETING, CUT OFF DATE AND E-VOTING INFORMATION

Notice is hereby given that the 25th Annual General Meeting (AGM) of Narayani Steels Limited (the "Company") will be held on Wednesday, 30th September, 2020 at 3.00 p.m. (IST) through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM"), in compliance with the applicable provisions of the Companies Act, 2013 read with General Circular Numbers 20/2020, 14/2020, 17/2020 issued by the Ministry of Corporate Affairs (MCA) and Circular Number SEBI/HO/CFD/CMD1/CIR/P/2020/79 issued by the Securities and Exchange Board of India (SEBI) (hereinafter collectively referred to as "Circulars") due to COVID-19 pandemic, without physical presence of members at a common venue, to transact the business as set forth in the Notice of the AGM. Notice, Report and Accounts for the Financial Year ended 31st March, 2020 has been dispatched to the members of the Company has been completed on 6th September, 2020.

In compliance with the above Circulars, electronic copies of the Notice of the AGM (along with instructions for e-voting and participation in AGM through VC/OAVM) and web-link for accessing the Annual Report 2019-20 have been sent / dispatched on 6th September, 2020 through email to all the members, whose email IDs are registered with the Company / Depository Participant(s). These documents are also available on the website of the Company at <http://www.narayaniusteels.com/investors/annual-reports/stock-exchange-websites> and on the website of Central Depository Services (India) Ltd (CDSL) at evotingindia.com. Pursuant to provision of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies Act (Management and Administration) Rules, 2014, as amended, and Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and to ensure wider participation, an e-voting facility through Central Depository Services (India) Ltd ("CDSL") has been made available to the members. Members holding shares either in physical form or dematerialized form, as on cut-off date i.e. Wednesday, 23rd September, 2020, may cast their votes electronically on the business as set forth in the Notice of AGM through the electronic voting system of CDSL ("remote e-voting"). Members are hereby informed that:

- The business as set forth in the Notice of the AGM may be transacted through remote e-voting or e-voting system at the AGM;
- The remote e-voting shall commence on Sunday, 27th September, 2020 (09.00 a.m. - IST) and will end on Tuesday, 29th September, 2020 (5.00 p.m. - IST);
- Remote e-voting module will be disabled after 5:00 p.m. on 29th September, 2020;
- Any person, who acquires shares of the Company and becomes a member post-dispatch of the Notice of the AGM and holds shares as on the cut-off date i.e. 23rd September, 2020, may obtain the login ID and password by sending a request at ujata@bigshareonline.com. However, if a person is already registered with CDSL for e-voting then the existing user ID and password can be used for casting their vote;
- Members may note that: (a) after remote e-voting module is disabled by CDSL beyond 5:00 p.m. on 29th September, 2020 and once the votes on are solution is cast by the member, the member shall not be allowed to change it subsequently; (b) The facility for voting will also be made available during the AGM, and those members present in the AGM through VC/OAVM mode (but who have not cast their vote on the resolutions through remote e-voting) and are otherwise not barred from doing so, shall be eligible to vote through the e-voting system at the AGM; (c) The members, who have cast their votes by remote e-voting prior to the AGM may also attend the AGM but shall not be entitled to cast their votes again; and (d) only persons 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 shall be entitled to avail the facility of remote e-voting or e-voting at the AGM;
- The manner of voting remotely for 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 Company has appointed Ms. N. Agrawal & Associates, Practising Chartered Accountants, to act as the Scrutinizer to scrutinize the e-voting process in a fair and transparent manner. For the process and manner of e-voting (both remote e-voting and voting at the time of AGM) and also for attending the 25th AGM through VC or OAVM, Members may go through the instructions mentioned in the AGM Notice or visit CDSL website <https://www.evotingindia.com/> under help section and in case of queries email to helpdesk.evoting@cdslindia.com. Members may please contact the Company at cs@narayaniusteels.com.

For Narayani Steels Limited, Sd/-

Arun Kumar Meher
Company Secretary

Place : Visakhapatnam
Date : 06.09.2020

MARGO FINANCE LIMITED

(CIN: L65910MH1991PLC080534)
Registered Office: Office No. 3 Plot No. 266 Village Alte, Kumbhooj Road, Taluka: Hatkanangale, Dist. Kolhapur-416109, Maharashtra. Tel No.: (0230) 2463100 / 2461929
Website: www.margofinance.com | E-mail: info@margofinance.com

NOTICE OF 29th ANNUAL GENERAL MEETING TO BE HELD THROUGH VC, E-VOTING INFORMATION, BOOK CLOSURE

NOTICE is hereby given that the 29th Annual General Meeting (AGM) of Margo Finance Ltd. ("the Company") will be held on Tuesday, September 29, 2020 at 12.30 p.m. (IST) through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM"), to transact the business as set out in the Notice of AGM dated 27th August, 2020.

In view of the outbreak of the COVID-19 pandemic, the Ministry of Corporate Affairs ("MCA") has, vide its Circular dated May 5, 2020 read with Circulars dated April 8, 2020 and dated April 13, 2020 issued (collectively referred to as "MCA Circulars"), permitted the holding of AGM through VC or OAVM, without physical presence of the Shareholders at a common venue. In compliance with the provisions of the Companies Act, 2013 ("the Act"), the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") and aforesaid MCA Circulars, the AGM of the Company will be held through VC / OAVM. Shareholders can attend and participate in the AGM through the VC / OAVM facility only (which is being made available by the Company from NSDL), the details of which are provided by the Company in the Notice of the AGM.

The Annual Report of the Company for the Financial Year 2019-20 ("Annual Report") alongwith the Notice of the AGM has been sent on September 5, 2020, only by electronic mode to those Shareholders whose email addresses are registered with the Company/Depository Participant(s), in accordance with the aforesaid MCA Circulars and Circular issued by the Securities and Exchange Board of India ("SEBI") dated May 12, 2020. The Annual Report including the Notice of the AGM is available on the website of the Company at www.margofinance.com and website of BSE Limited at www.bseindia.com and on the website of www.evoting.nsdl.com.

Pursuant to the provisions of the Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Amendment Rules, 2015 and Regulation 44 of the Listing Regulations, the Company is providing the facility of remote e-voting to all its Shareholders, by electronic means to enable them to cast their votes on all the resolutions proposed to be passed at the AGM, using remote e-voting system as well as e-voting at the AGM (collectively referred as "e-voting"). The Company has engaged the services of National Securities Depository Limited ("NSDL") for providing the e-voting facility to the Shareholders. The remote e-voting period begins on Saturday, September 26, 2020 at 9.00 a.m. and ends on Monday, September 28, 2020 at 5.00 p.m. and the remote e-voting module shall be disabled by NSDL for voting thereafter and shareholders will not be allowed to vote by remote e-voting beyond 5.00 p.m. (IST) on September 28, 2020. Once the shareholder has casted vote through remote e-voting, the shareholder shall not be allowed to change subsequently. Further, the Company has fixed Tuesday, September 22, 2020 as the "cut-off date" to determine the eligibility to vote by remote e-voting or e-voting at the AGM. 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. Tuesday, September 22, 2020, shall be entitled to avail the facility of e-voting. Voting rights of the Members shall be in proportion to their shares in the paid-up equity share capital of the Company as on the cut-off date i.e. Tuesday, September 22, 2020. The instructions for e-voting are provided in the Notice of the AGM. Members are requested to carefully read the instructions in the Notice of AGM. The procedure for e-voting at the AGM is same as the procedure for remote e-voting. Only those Shareholders, who will be present at the AGM through VC / OAVM facility and who would not have cast their vote by remote e-voting prior to the AGM and are otherwise not barred from doing so, shall be eligible to vote through e-voting system at the AGM. Shareholders who have voted through remote e-voting will be eligible to attend the AGM and their presence shall be counted for the purpose of quorum, however such Shareholders shall not be entitled to cast their vote again at the AGM.

Appeal to members to Register their E-mail ID
Shareholders who have still not registered their e-mail ID are requested to get their e-mail ID registered as follows:

- Shareholders holding Shares in Physical Mode: Such Shareholders are requested to register their e-mail ID with the Company, by sending signed scan copy of request letter mentioning Folio No., Name of shareholder, along with PAN, Aadhar Card/any other address proof (self-attested scan copy of PAN card & Aadhar Card / any other address proof) by email to info@margofinance.com.
- Shareholders holding Shares in Dematerialized Mode are requested to register their email ID with the relevant Depository Participant(s). For temporary Registration the procedure in point 1 above can be followed.

In case of any queries / difficulties in registering the e-mail address, Shareholders may write to the Company & RTA i.e. Link Intime India Private Limited at info@margofinance.com or delhi@linkintime.co.in. Those persons, who have acquired shares and have become members of the Company after the dispatch of Notice of the AGM by the Company and whose names appear in the Register of Members or Register of beneficial holders as on the cut-off date i.e. Tuesday, September 22, 2020 shall view the Notice of the AGM on the Company's website or on the website of NSDL. Such persons may obtain the login ID and password by sending a request at evoting@nsdl.co.in. However, if he/she is already registered with NSDL for remote e-voting then he/she can cast his/her vote by using existing User ID and password and by following the procedure as mentioned in the Notice of the AGM or by e-voting at the AGM. In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-Voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on toll free no.: 1800-222-990 or send a request at evoting@nsdl.co.in, contact Mr. Amit Vishal, Senior Manager - NSDL at amiv@nsdl.co.in / 022-24994360 or Ms. Pallavi Mhatre, Manager, NSDL at pallavid@nsdl.co.in / 022-24994545 or Mr. Sagar Ghosalkar, Assistant Manager - NSDL at sagar.ghosalkar@nsdl.co.in / 022-24994553.

The Register of Members and Share Transfer Books of the Company will remain closed from Tuesday, September 22, 2020 to Tuesday, September 29, 2020 (both days inclusive) for the 29th Annual General Meeting.

By order of the Board of Directors of
Margo Finance Ltd
Sd/-

Place : 6th September, 2020
Date : New Delhi

Kailash
Company Secretary

ALPHA GFD (INDIA) LIMITED

(CIN: L74210TG1987PLC007580)
Regd. Office: 802, Babukhan Estate, Basheerbagh, Hyderabad - 500 001
Corporate Office: Plot No. 1, Sagar Society, Road No.2, Banjara Hills, Hyderabad - 500 034, Tel: 040-23550502/503, Fax: 040-23550238
Email: cs@alphageoindia.com, Website: www.alphageoindia.com

NOTICE OF 33rd ANNUAL GENERAL MEETING AND E-VOTING INFORMATION

NOTICE is hereby given that 33rd Annual General Meeting (AGM) of the Company is scheduled to be held on Monday, September 28, 2020 at 11.00 A.M. through Video Conference (VC)/Other Audio Visual Means ("OAVM") without physical presence of the members at a common venue, in compliance with the Circular No. 20/2020 dated May 5, 2020 read with Circular Nos. 14/2020 dated April 8, 2020 and 17/2020 dated April 13, 2020, issued by the Ministry of Corporate Affairs ("MCA Circulars") and SEBI Circular dated May 12, 2020 ("SEBI Circular") and other applicable provisions of the Companies Act, 2013, (the "Act"), to transact the business as set out in the Notice of 33rd AGM.

Members are provided with the facility to attend the AGM through electronic platform provided by KFin Technologies Private Limited (KFin). The instructions for attending the AGM through VC/OAVM are provided in the Notice of 33rd AGM. The proceedings of the AGM shall be deemed to be conducted at the corporate office of the Company.

In compliance with the aforesaid MCA circulars and SEBI circular, the Company has sent the Notice of 33rd AGM and Annual Report for FY 2019-20 through electronic mode to all the members whose email IDs are registered with the Company/Depository Participant(s). These documents are also available on the website of the Company at <http://www.alphageoindia.com/> and website of the Stock Exchanges, i.e., National Stock Exchange of India Limited at www.nseindia.com and BSE Limited at www.bseindia.com.

Pursuant to Section 91 of the Companies Act, 2013, Rule 10 of the Companies (Management and Administration) Rules, 2014 and Regulation 42 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI LODR), the Register of Members and Share Transfer Books of the Company shall remain closed from Saturday, September 19, 2020 to Sunday, September 27, 2020 (both days inclusive) for the purpose of 33rd AGM of the Company.

Pursuant to provisions of Section 108 of the Act and Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended, and Regulation 44 of the SEBI LODR, members holding shares in physical or dematerialised form, as on the cut-off date, i.e., Friday, September 18, 2020, may cast their vote electronically on the business as set out in the Notice of 33rd AGM through e-voting platform of KFin at <https://evoting.karvy.com>. The detailed procedure/instructions for e-voting are contained in the Notice of 33rd AGM.

The remote e-voting shall commence from Thursday, September 24, 2020 (11.00 A.M.) and shall end on Sunday, September 27, 2020 (5.00 P.M.). The remote e-voting module shall be disabled for voting thereafter. Any person who acquires shares of the Company after the dispatch of Notice and who are eligible shareholders as on the cut-off date may obtain the User ID and Password by sending request email to KFin at evoting@karvy.com.

Members present at the meeting through VC/OAVM and who had not cast their votes on the resolutions through remote e-voting shall be eligible to vote through e-voting system during the AGM session. Members who have cast their votes by remote e-voting prior to the AGM may also attend/participate in the AGM through VC/OAVM facility, but shall not be allowed to cast their votes again at the AGM. A person whose name is recorded in the register of members or in the register of beneficial owners as on the cut-off date only shall be entitled to avail of the facility of remote e-voting as well as e-voting during the AGM.

In case of any queries related to e-voting, the Members may refer the Frequently Asked Questions (FAQs) for members and e-voting User Manual available at the 'download' section of <https://evoting.karvy.com> or call KFin on 1800 345 4001 (toll free) or send email to evoting@karvy.com. The Members may also contact the following persons in case of any queries/grievances related to e-voting or attending AGM through video conferencing:

Mr. V. Raghunath
Deputy Manager - Corporate Registry
KFin Technologies Private Limited
Unit: AlphaGeo (India) Limited
Selenium Tower B, Plot 31-32,
Financial District, Nanakramguda,
Hyderabad - 500032 | Tel: 040-67161606
Email: raghu.veedha@kfintech.com

Ms. Deepa Dutta
Company Secretary
AlphaGeo (India) Limited
Plot No. 1, Sagar Society, Road No. 2,
Banjara Hills, Hyderabad - 500034
Tel: 040-23550502/503
Email: cs@alphageoindia.com

For AlphaGeo (India) Limited
Deepa Dutta
Company Secretary

Place: Hyderabad
Date: 06.09.2020

THE PERIA KARAMALAI TEA & PRODUCE COMPANY LIMITED

Registered Office: 7, Munshi Premchand Sarani, Hastings, Kolkata - 700 022
Tel: (033) 22233394, E-mail: periatea@nbgroup.com
Website: www.periatea.com, CIN: L01132WB1913PLC220832

NOTICE OF THE 107th ANNUAL GENERAL MEETING, BOOK CLOSURE AND E-VOTING INFORMATION

Notice is hereby given that the 107th Annual General Meeting (AGM) of the Company will be held on Monday, 28 September, 2020 at 10.30 A.M., Indian Standard Time (IST) through Video Conferencing (VC) / Other Audio Visual Means (OAVM) without the need of the physical presence of the member, in compliance with all the applicable provisions of the Companies Act, 2013 and the Rules made thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with General Circular numbers 14/2020, 17/2020, 20/2020 dated April 8, 2020, April 13, 2020 and May 5, 2020 respectively issued by Ministry of Corporate Affairs (MCA), Government of India and Circular No. SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated 12 May, 2020 issued by the Securities and Exchange Board of India (SEBI).

In Compliance with the aforesaid Circulars issued by the MCA and SEBI, the Annual Report for the financial year ended 31st March, 2020 consisting of financial statements including Board's Report, Auditors' Report and other documents required to be attached therewith including Notice of the 107th AGM of the Company inter alia indicating the process and manner of e-voting have been sent electronically to all the Shareholders whose Email IDs are registered with the Company/Depository Participant(s) and to all other persons so entitled.

Members may also note that the Notice of the 107th AGM and the Annual Report 2019-2020 is also available on the Company's website www.periatea.com and website of the Stock Exchanges i.e. NSE Ltd., at www.nseindia.com and CSE Ltd., at www.cseindia.com. The Notice of the AGM shall also be available on the website of Central Depository Services (India) Limited (CDSL) at www.evotingindia.com.

In compliance with the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 as amended by the Companies (Management and Administration) Amendment Rules, 2015 w.e.f 19th March, 2015, Clause 7.2 of Secretarial Standard on General Meeting (SS-2), Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and MCA Circulars and SEBI Circulars, the Company is pleased to provide to its members the facility of voting by electronic means in respect of the business to be transacted at the AGM. For this purpose, the