

October 24, 2020

To

BSE Limited	National Stock Exchange	Metropolitan Stock Exchange
Department of Corporate	of India Limited	of India Limited
Services	Listing Department	4 th Floor, Vibgyor Towers,
Listing Department	Exchange Plaza,	Plot No. C 62,
P J Towers,	Plot no. C/1, G Block,	G Block, Opp. Trident Hotel,
Dalal Street,	Bandra-Kurla Complex,	Bandra Kurla Complex,
Mumbai – 400001	Bandra (East),	Bandra (East),
Scrip Code: 535648	Mumbai – 400051	Mumbai – 400098
	Scrip Symbol: JUSTDIAL	Scrip Symbol: JUSTDIAL

Dear Sir/Madam,

Sub.: Intimation under Regulation 30 and Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

In accordance with Regulation 30 and Regulation 47 of Listing Regulations, please find enclosed herewith copy of advertisement published in The Financial Express (English Newspaper) & Navshakti (Marathi Newspaper) today i.e. October 24, 2020, giving notice for scheduling a meeting of Board of Directors of the Company pursuant to Regulation 29 of Listing Regulations. The same has also been uploaded on the Company's website which may be viewed at https://www.justdial.com/cms/investor-relations/statutory-ads.

Kindly take the same on record.

Thanking You,

Yours truly,

For Just Dial Limited

Manan Udani **Company Secretary**

Encl: As above

Just Dial Limited

CIN: L74140MH1993PLC150054

FINANCIAL EXPRESS



RELIANCE HOME FINANCE LIMITED
Branch Office: Reliance Home Finance Limited, Office No. 103, 1st Floor, The Ventura, ITI Road, Aundh, Pune 411007 Registered Office: Reliance Centre, 6th Floor, South Wing, Near Prabhat Colony, Santacruz (East), Mumbai - 400055.

(As per Rule 8(2) of Security Interest (Enforcement) Rules, 2002) Whereas the undersigned being the Authorized Officer of Reliance Home Finance Ltd. under the Securitization, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13 (12) read with Rule 8 of the Security Interest (Enforcement) rules 2002, issued Demand Notices upon the Borrowers/Co-borrowers mentioned below, to repay the amount

mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower/Co-borrowers having failed to repay the amount, notice is hereby given to the Borrower/Co-borrowers and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/ her under Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned dates. The Borrower/Co-borrowers in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the

property will be subject to the charge of Reliance Home Finance Ltd. The Borrower/co-borrowers/Mortgagor(s) attention is invited to the provision of Section 13(8) of the SARFAESI Act, in respect of time available

to redeem the secured assets	S.			
Name of Borrower / Co - Borrower	Description of Property	Date of Demand Notices	Date of Possession	Amount mentioned in Possession Notice (Rs.)
1) ASHOK LALCHAND SANCHETI 2) SAROJ ASHOK SANCHETI 3) SANCHETI ORNAMENTS PVT. LTD	ALL THE PIECE AND PARCEL OF Residential property bearing Flat No.B 6, admeasuring about 900 Sq. Ft. (i.e.83.64. sq.mtrs.) (Saleable build up) on the second floor, Flat No.B-11, admeasuring about 966 Sq. Ft. (i.e.89.77 sq. Mtrs.) (Saleable build up), AND Flat No.B-12, admeasuring about 924 Sq. Ft. (i.e.85.87 sq.mtrs.) (Saleable build up) on the third floor, AND Flat No.B-18, admeasuring about 996 Sq.Ft. (i.e.92.56 sq.mtrs.) (Saleable build up) on the fifth floor, in the Proposed residential building namely "SERENITY-B" being situated on the land bearing S.No. 69, Hissa No. 2E (having its old Hissa No. 2/2/1) CTS No.815 from village Ghorpadi, Tal. Pune city, Dist. Pune 411001 and within the local limits of the pune Municipal Corporation, Pune."	23rd December 2019	20th October 2020	Rs. 1,79,83,998/- (Rupees One Crore Seventy Nine Lakh Eighty Three Thousand Nine Hundred and Ninety Eight Only) as on 19th October 2020 and interest thereon.

Place: Pune

PHOENIX/RESL/770/2020-21

21st October, 2020

1. Late Sri Dattatraya Savlaram Yenpure (Borrower/Mortgagor) (Represented through his Legal heirs) Flat No. 9, 5th Floor, Aviva Apartment, Lane No. 3, Prabhat Road, Pune - 411 004

3. Sanjay Dattatraya Yenpure (Borrower/Mortgagor) | 4. Vijay Dattatraya Yenpure (Guarantor/Mortgagor) Flat No. 9, 5th Floor, Aviva Apartment, Lane No. 3, Prabhat Flat No. 2, Aviva Apartment, Lane No. 3, Prabhat Road Road, Pune – 411 004 Pune - 411 004 Sir / Madam.

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

Securitization and Asset Reconstruction Company pursuant to section 3 of the SARFAESI Act, 2002 acting in its capaci ty as Trustee of Phoenix Trust-FY19-21 having its registered office at Dani Corporate Park, 5th Floor, 158, C.S.T. Road Kalina, Santa Cruz (East), Mumbai- 400 098 (hereinafter referred to as, "Phoenix") do hereby serve upon you the addressee Nos. 1 to 4 (hereinafter referred to as Borrowers) this notice under Section 13(2) of the SARFAESI Act. 2002 to repay the entire debt as mentioned hereinbelow:

2. As you are aware, that you the Addressee no.1 to 3 had in the month of February, 2016 approached the Janata Sahakari Bank Ltd, Pune (hereinafter referred to as "Assignor Bank"), for the purpose and grant of Term Loan to the tune of Rs.8,00,00,000/- (Rupees Eight Crores Only).

3. Considering your request, the Assignor Bank had, sanctioned and disbursed to you Term Loan Facility of Rs. 8,00,00,000/- (Rupees Eight Crore Only) vide its Sanction Letter dated 20.02.2016. The said Term Loan Facility was payable in terms of the repayment schedule agreed upon.

uments including but not limited to Demand Promissory Note, Agreement for Term Loan, Letter of Guarantee etc. in favor of the Assignor Bank. 5. In consideration of sanction and disbursal of the said Term Loan Facility and as a security for repayment of all the

properties, including but not limited to as described in Schedule-A hereinbelow attached to this notice. 6. The said Term Loan Facility was further secured, interalia, by irrevocable and continuing Personal Guarantee of the Addressee No. 4 (hereinafter referred to as the "Guarantor/Co-Oblignant/Borrower) as a collateral and continuing security for securing the due repayment of the said Term Loan along with interest and other charges payable thereon in favour

amounts outstanding in the above mentioned Term Loan Facility, you the Borrower's executed a mortgage deed over the

7. After availing the said Term Loan Facility, you the Borrowers started committing defaults in repayment of the installments which included the repayment of the principal and interest as agreed in terms of the financing documents due and payable by you. The Assignor Bank has repeatedly called upon you to pay the outstanding dues and regularize the loan account which you failed and neglected to do, in spite of repeated requests and reminders. As you the Borrowers failed and neglected to make repayment of the principal amount and interest and other charges thereon, despite repeated reminders o its contractual obligations, the account was classified as Non-Performing Asset (NPA) by the Assignor Bank, in accordance

8. Subsequently, the Assignor Bank assigned the debts arising out of the above-mentioned Term Loan Facility to Phoenix. together with the underlying securities; vide the Assignment Agreement dated March 30, 2019. Pursuant to the said Assignment Agreement, the Assignor Bank assigned all its rights, title, interest and benefit under the said Term Loan Facility in favour of Phoenix along with the security interest therein. In view of the aforesaid assignment, Phoenix has stepped into the shoes of the Assignor Bank as the Secured Creditor and is solely and legally entitled to initiate / adopt / appropriate legal action and / or continue to pursue any existing legal action in its own name against you for recovery of the dues. 9. As you the Addressees No. 1 to 4 have jointly and/or severally failed and neglected to make the payments of the amoun due and payable to Phoenix in respect of the said Term Loan Facility Phoenix hereby demands from you, the Addressee no.1 to 4 jointly and/or severally as Borrowers and Guarantors/ Mortgagors, to repay within a period of 60 (Sixty) days from the date of this notice, a sum of Rs.13,46,58,236/- (Rupees Thirteen Crores Fourty Six Lakhs Fifty Eight Thousand Two Hundred and Thirty Six Only) as on 30th September, 2020 with future interest, cost, charges and other expenses, etc

10. Please treat this notice as issued under the provisions of Section 13(2) of the SARFAESI Act. Kindly note that upon the Borrower's failure to comply with this notice within the aforesaid statutory period of 60 (Sixty) days, Phoenix shall be entitled to take such steps as it may deem fit for the purpose of enforcement of security interests including but not limited to taking the actual possession of the Mortgaged/Hypothecated properties in accordance with the provisions of Section 13(4) of the SARFAESI Act and sell the said properties to realize the total outstanding dues, entirely at the risk as to the cost and the consequences of you the Borrowers.

11. Please note that you Addressee No.1 to 4 are also restrained and injuncted under the provisions of Section 13(13) of the SARFAESI Act to transfer by way of lease or sell and / or alienate or dispose off or to create any third party right in respect of the Secured Assets as described in Schedule -A hereto, without prior written consent / approval of Phoenix. You

SARFAESI Act and/or any other law in force For Phoenix ARC Private Limited

(Trustee of Phoenix Trust FY19-21)

Authorized Officer

2. All that piece and parcel of the property bearing Flat No. 302 admeasuring about 960 sq. fts. i.e. 89.21 sq. mtrs. on third floor in the building known as 'Shree Sharad Co-operative Housing Society Ltd. constructed on S.No. 236 having corresponding C.T.S. No. 194-A situated at Ghatkopar (East), Mumbai within the local limits of Municipal Corporation of Greater Mumbai and also within the limits of Sub-Registration Tal: Kurla, Dist: Mumbai.

Place: Mumbai / Pune

IndusInd Bank

CIN: L65191PN1994PLC076333

Registered Office: 2401, Gen. Thimmayya Road, Cantonment, Pune - 411 001. Secretarial & Investor Services: 731, Solitaire Corporate Park, 167, Guru Hargovindji Marg, Andheri (East), Mumbai - 400 093.

> Tel.: (022) 6641 2487 • Website: www.indusind.com Email: investor@indusind.com

NOTICE is hereby given that pursuant to Regulation 29 and Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, meeting of the Board of Directors of the Bank will be held on Friday, October 30, 2020 in Mumbai to consider and approve, inter alia, the Unaudited Standalone and Consolidated Financial Results for the quarter and half-year ended September 30, 2020.

www.indusind.com/investor.html and on the Stock Exchanges' websites at www.bseindia.com and www.nseindia.com

For IndusInd Bank Limited

Place: Mumbai Date: October 23, 2020

Company Secretary

Note:

Shareholders are advised to contact the RTA / Bank's Secretarial and Investor Services Team at the earliest for obtaining the unclaimed dividends standing in their names, if any, from Financial Year 2013-14.



was Unpaid or Unclaimed for F.Y. 2009-2010, 2010-2011, 2011-2012 and 2012-2013 for seven consecutive years or more have been transferred to the IEPF Authority and that the dividend declared for F.Y. 2017-2018 and 2018-2019 for the shares has also been transferred to the IEPF Authority. The procedure to claim the refund is available at: http://iepf.gov.in/IEPF/corporates.html



Kanjur Marg (East), Mumbai - 400 042 +91 22 6752 1555 Fax No.: +91 22 6752 1500 Email: investorgrievances@nitco.in CIN: L26920MH1966PLC016547 Website: www.nitco.i

NOTICE Pursuant to the Regulation 29 of the SEBI

(Listing Obligations and Disclosure Requirements) Regulations, 2015, the Meeting of the Board of Directors of NITCO Limited is scheduled to be held on FRIDAY, 6TH NOVEMBER, 2020 through video conferencing.

website at http://www.nitco.in/Investors Corporate-Announcements.aspx and website of Stock Exchanges i.e. www.bseindia.com & www.nseindia.com.

Date: October 23, 2020 Compliance Officer Place: Mumbai



Registered Office: Palm Court, Building-M, 501/B, 5th Floor, New Link Road, Besides Goregaon Sports Complex, Malad (West), Mumbai 400 064. Tel. No: +91 22 2888 4060 Fax: +91 22 2889 3789 E-mail: investors@iustdial.com Website: www.iustdial.com

Notice is hereby given pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that the meeting of the Board of Directors of the Company is scheduled to be held on Friday, October 30, 2020 to inter-alia, consider, approve and take on record the Unaudited Financial Results of the Company along with the Limited Review Report for the 2nd quarter and half year ended September 30, 2020 of the Company. This information is also available on the Company's website (www.justdial.com) and also available on the website(s) of BSE Limited (www.bseindia.com), National Stock Exchange of India Limited (www.nseindia.com) and Metropolitan Stock Exchange of India Limited (www.msei.in).

By Order of the Board For Just Dial Limited

NORTHERN RAILWAY INVITATION OF TENDERS

THROUGH E-PROCUREMENT SYSTEM

Tender Notice No. 50-RD-Tanker-Desp-SSB Dated: 19.10.2020 Dy.Chief Materials Manager, N.Railway, Shakurbasti, Delhi-110034, for and on behalt of the President of India, invites e-tenders through e-procurement system for supply o the following items:

S.N. Tender No. **Brief Description** Qty. **Opening Date** 01 50-RD-Tanker-Hiring of Tanker of 12000 95 Tankers 09.11.2020 41817 KM Desp/SSB Ltrs Capacity NOTE -1. Vendors may visit the IREPS website i.e. www.ireps.gov.in for details

2. No Manual offer will be entertained. SERVING CUSTOMERS WITH A SMILE

Kaya Limited CIN: L85190MH2003PLC139763

Registered Office: 23/C, Mahal Industrial Estate, Mahakali Caves Road, Near Paperbox Lane, Andheri (East), Mumbai - 400093. Tel no.: 022-66195000, Fax No.: 022-66195050 Website: www.kaya.in Email: investorrelations@kayaindia.net NOTICE Pursuant to the regulation 47(1)(a) of the SEBI (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 Friday. November 6, 2020, inter-alia.

to consider and approve the unaudited standalone and consolidated financial results of the

Company for the quarter and half year ended September 30, 2020. The Notice of the Board Meeting is also available on the Company's website: www.kaya.in

and the website of the Stock Exchanges i.e. www.bseindia.com and www.nseindia.com. By Order of the Board

Nitika Dalmia

Place: Mumbai Date: October 23, 2020 Company Secretary & Compliance Officer

This is only an advertisement for information purposes and not for publication, distribution or release directly or indirectly outside India. This is not an announcement for the offer document. All capitalized terms used and not defined herein shall have the meaning assigned to them in the Letter of Offer dated September 11, 2020 (the "Letter of Offer" or the "LoF") filed with Stock Exchanges, namely BSE Limited ("BSE") and National Stock Exchange of India Ltd ("NSE" and together with BSE, "Stock Exchanges") and Securities and



DEEPAK FERTILISERS AND PETROCHEMICALS CORPORATION LIM

Deepak Fertilisers and Petrochemicals Corporation Limited ("the Company" or "our Company") was originally incorporated as 'Deepak Fertilisers and Petrochemicals Corporation Private Limited' at Mumbai pursuant to a certificate of incorporation dated May 31, 1979 issued by the Registrar of Companies, Maharashtra ("RoC") under the Companies Act, 1956. Subsequently, the name of the Company changed to 'Deepak Fertilisers and Petrochemicals Corporation Limited' and a fresh certificate of incorporation consequent on change of name dated June 14, 1979, was issued by the RoC. For further details regarding change in the registered and corporate office of the Company, please refer to "History and Corporate Structure" on page 65 of the Letter of Offer. Registered and Corporate Office: Sai Hira, Survey No. 93, Mundhwa, Pune - 411 036.

E-mail Id: investorgrievance@dfpcl.com | Website: www.dfpcl.com | Corporate Identity Number: L24121MH1979PLC021360 PROMOTERS OF THE COMPANY: CHIMANLAL KHIMCHAND MEHTA, SAILESH CHIMANLAL MEHTA, PARUL SAILESH MEHTA, NOVA SYNTHETIC LIMITED,

Contact Person: K Subharaman, Company Secretary and Compliance Officer | Telephone: +91 20 6645 8000

ROBUST MARKETING SERVICES PRIVATE LIMITED AND SOFOTEL INFRA PRIVATE LIMITED

FOR PRIVATE CIRCULATION TO THE ELIGIBLE EQUITY SHAREHOLDERS OF DEEPAK FERTILISERS AND PETROCHEMICALS CORPORATION LIMITED

ISSUE OF 1,33,92,663 EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH OF THE COMPANY (THE "EQUITY SHARES ") FOR CASH AT A PRICE OF ₹ 133 PER EQUITY SHARE (INCLUDING A PREMIUM OF ₹ 123 PER EQUITY SHARE) AGGREGATING TO ₹ 17,812.24 LAKHS ON A RIGHTS BASIS TO THE ELIGIBLE EQUITY SHAREHOLDERS OF THE COMPANY IN THE RATIO OF 3 EQUITY SHARES FOR EVERY 20 FULLY PAIDUP EQUITY SHARES HELD BY THE ELIGIBLE EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS THURSDAY, SEPTEMBER 17, 2020 (THE "ISSUE"). FOR FURTHER DETAILS, SEE "TERMS OF THE ISSUE" BEGINNING ON PAGE 185 OF THE LETTER OF OFFER.

BASIS OF ALLOTMENT

The Board of Directors of Deepak Fertilisers And Petrochemicals Corporation Limited wishes to thank all its shareholders for their response to the Issue, which opened for subscription on Monday, September 28, 2020 and closed on Monday, October 12, 2020 and the last date for on-market renunciation of Rights Entitlements was Wednesday, October 07, 2020. Out of the total 14,270* applications for 1,42,02,658 Equity Shares (including 7,470* applications for 1,07,23,264 Equity Shares through R-WAP), 902 Applications for 1,00,148 Equity Shares were rejected due to technical reasons as disclosed in the Letter of Offer. The total number of valid applications received were 13,368* for 14,102,510 Equity Shares, which was 105.30% of the number of Equity Shares Allotted under the Issue. In accordance with the Letter of Offer and the Corrigendum dated September 23, 2020, the Basis of Allotment was finalized on October 19, 2020, in consultation with the Lead Manager, the Registrar to the Issue and BSE Limited, the Designated Stock Exchange for the Issue. The Company on October 20, 2020 has alloted 13,392,663 equity shares to 13,368 successful applicants. All the valid Applications have been considered for Allotment.

* This includes 3 applications for 93,36,159 Equity shares of ₹ 1,24,17,09,147/- pertaining to the ICD adjustments for applications by the Promoters.

The break-up of valid applications received through ASBA and R-WAP (after technical rejections) is given below: Application Deschool

Category	(including R-WAP)		Equity Shares Applied for			Equity Shares Allotted		
	Number	%	Number	Value (₹)	%	Number	Value (₹)	%
Eligible Equity Shareholders	14,002	98.12	1,39,83,536	1,85,98,10,157.00	98.46	1,32,17,477	1,75,79,24,441.00	98.69
Renouncees	268	1.88	2,19,122	2,91,43,226.00	1.54	1,75,186	2,32,99,738.00	1.31
Total	14,270	100.00	1,42,02,658	1,88,89,53,383.00	100.00	1,33,92,663	1,78,12,24,179.00	100.00

2. Basis of Allotment:

Category	No. of Valid Applications Received (including R-WAP)	No. of Equity Shares accepted and Allotted against Rights Entitlement (A)	No. of Equity Shares accepted and Allotted against Additional applied for (B)	Total Equity Shares accepted and Allotted (A+B)
Eligible Equity Shareholders	13,100	99,52,464	32,65,013	1,32,17,477
Renouncees	268	1,75,186	0	1,75,186
Total	13,368	1,01,27,650	32,65,013	1,33,92,663

Intimation for Allotment/refund/rejections: The dispatch of allotment advice cum refund intimation and intimation for rejection, as applicable, to the Investors has been completed on October 21, 2020. The instructions to (i) HDFC Bank Limited ("Banker to the Issue") for processing refund through NACH/NEFT/RTGS/direct credit for Application made using R-WAP facility was given on October 20, 2020 and (ii) SCSBs for unblocking of funds in case of ASBA applications were given on October 19, 2020. The listing applications were filed with both BSE and NSE on October 20, 2020 and subsequently the listing approvals were received from NSE and BSE on October 21, 2020 and the trading approvals were received from NSE and BSE on October 23, 2020. The credit of Equity Shares in dematerialised form to respective demat accounts of Allottees was completed on October 22, 2020. The Equity Shares allotted to resident Eligible Equity Shareholders holding Equity Shares in physical form and who have not provided details of their respective demat accounts, have been credited to the demat suspense account, in accordance with the terms of Letter of Offer. Such Applicants are required to send communication to the Company or the Registrar containing among others, details of their demat account, within 6 months from the Allotment Date, to get the Equity Shares transferred to their respective demat account. In case of non-receipt of demat account, our Company shall conduct a sale of such Rights Equity Shares lying in the demat suspense account on the floor of the Stock Exchanges at the prevailing market price and remit the proceeds of such sale (net of brokerage, applicable taxes and administrative and incidental charges) to the bank account mentioned by the resident Eligible Equity Shareholders in their respective Application Forms and the form for which the application payment was made. For further details, please refer to "Terms of the Issue on page 185 of the Letter of Offer. Pursuant to the listing and trading approvals granted by BSE and NSE, the Equity Shares Allotted in the Issue is expected to commence trading on BSE and NSE with effect from October 26, 2020. In accordance with SEBI circular dated January 22, 2020 the request for extinguishment of rights entitlement has been sent to NSDL & CDSL on October 20, 2020.

INVESTORS MAY PLEASE NOTE THAT THE EQUITY SHARES CAN BE TRADED ON THE STOCK EXCHANGES ONLY IN DEMATERIALISED FORM.

DISCLAIMER CLAUSE OF SEBI: It is to be distinctly understood that the submission of LoF to SEBI should not, in any way, be deemed or construed that SEBI has cleared or approved the LoF. The investors are advised to refer to the full text "Disclaimer clause of SEBI" beginning on page 177 of the LoF.

DISCLAIMER CLAUSE OF BSE (DESIGNATED STOCK EXCHANGE): It is to be distinctly understood that the permission given by BSE Limited should not, in any way, be deemed or construed that the Letter of Offer has been cleared or approved by BSE Limited; nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The investors are advised to refer to the full text "Disclaimer clause of BSE" beginning on page 180 of the LoF.

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not, in any way, be deemed or construed that the Letter of Offer has been cleared or approved by NSE; nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The investors are advised to refer to the full text "Disclaimer clause of NSE" beginning on page 181 of the LoF.

BOBCAPS TRUST | INNOVATION | EXCELLENCE

BOB CAPITAL MARKETS LIMITED Parinee Crescenzo, 1704, B Wing, 17th Floor Plot No. C-38/39, G Block BKC Bandra East, Mumbai 400 051

Telephone: +91 (22) 6138 9300 E-mail Id: dfpcl.rights@bobcaps.in Investor Grievance E-mail Id:

PROSPECTS OF THE COMPANY.

Place: Pune

Date : October 23, 2020

investorgrievance@bobcaps.in Contact person: Nivedika Chavan/Disha Jugat Website: www.bobcaps.in SEBI registration number: INM000009926

KFINTECH KFIN TECHNOLOGIES PRIVATE LIMITED (formerly known as "Karvy Fintech Private Limited)

Selenium, Tower B, Plot No- 31 and 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddi 500 032, Telangana, India. Telephone: +91 40 6716 2222, Toll Free Number: 18004258998, 18003454001 Email: deepakfertilisers.rights@kfintech.com

Investor Grievance E-mail: einward.ris@kfintech.com Website: www.kfintech.com Contact Person: M. Murali Krishna SEBI Registration No: INR000000221

DEEPAK FERTILISERS AND PETROCHEMICALS CORPORATION LIMITED

Mr. K. Subharaman

Deepak Fertilisers And Petrochemicals Corporation Limited Address: Sai Hira, Survey No. 93, Mundhwa, Pune - 411 036 Telephone: +91 20 6645 8000 E-mail: investorgrievance@dfpcl.com Website: www.dfpcl.com

Investors may contact the Registrar to the Issue or the Company Secretary and Compliance Officer for any pre-Issue or post-Issue related matters. All grievances relating to the ASBA process or R-WAP may be addressed to the Registrar to the Issue, with a copy to the SCSB (in case of ASBA process), giving full details such as name, address of the Applicant, contact number(s), E-mail address of the sole/ first holder, folio number or demat account, number of Equity Shares applied for, amount blocked (in case of ASBA process) or amount debited (in case of R-WAP process), ASBA Account number and the Designated Branch of the SCSB where the Application Forms, or the plain paper application, as the case may be, was submitted by the Investors along with a photocopy of the acknowledgement slip (in case of ASBA process), and copy of the e-acknowledgement (in case of R-WAP process). For details on the ASBA process and R-WAP process, see "Terms of the Issue" beginning on page 185 of the Letter of Offer.

THE LEVEL OF SUBSCRIPTION SHOULD NOT BE TAKEN TO BE INDICATIVE OF EITHER THE MARKET PRICE OF THE EQUITY SHARES OR THE BUSINESS

On behalf of Board of Directors

For Deepak Fertilisers And Petrochemicals Corporation Ltd

K Subharaman Company Secretary and Compliance Officer

The LoF is available on the website of SEBI at www.sebi.gov.in, the Stock Exchanges i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com, on the website of Lead Manager to the Issue i.e. BOB Capital Markets Limited at www.bobcaps.in, on the website of the Company at www.dfpcl.com and on

the website of Registrar at www.kfintech.com. Investors should note that investment in equity shares involves a degree of risk and for details relating to the same, please see section titled "Risk Factors" beginning on page 16 of the LoF. The Rights Entitlement and the Equity Shares have not been and will not be registered under the US Securities Act or any state securities laws in the United States, and may not

be offered, sold, resold or otherwise transferred within the United States, except in a transaction exempt from the registration requirements of the US Securities Act. Accordingly, the Rights Entitlements and Equity Shares are being offered and sold in 'offshore transactions' outside the United States in compliance with Regulation S under the US Securities Act to existing shareholders located in jurisdictions where such offer and sale of the Equity Shares is permitted under laws of such jurisdiction.

Registered Office: Nitpo House, Station Road,

The Notice is also available on the Company's

Puneet Motwani Company Secretary &

Date : October 23, 2020 Place : Mumbai

Manan Udani **Company Secretary**

For Nitco Limited

Date: 24.10.2020

(Authorised Officer). Reliance Home Finance Ltd

Regd Office: Dani Corporate Park, 5th Floor, 158, C.S.T Road, Kalina, Santacruz (E), Mumbai -400 098, Tel: 022- 68492450, Fax: 022-67412313 CIN: U67190MH2007PTC168303; Phoenix ARC Email: info@phoenixarc.co.in Website: www.phoenixarc.co.in **DEMAND NOTICE**

2. Urmila Sanjay Yenpure (Borrower/Mortgagor)

Flat No. 9, 5th Floor, Aviva Apartment, Lane No. 3. Prabhat Road, Pune 411 004.

Phoenix ARC Private Limited, a company incorporated under the Companies Act, 1956 and registered as

4. For availing and securing the said Term Loan Facility you the above-named Borrowers executed various security doc-

of the Assignor Bank. In terms of the guarantee, you the addressee no. 4 also un-conditionally agreed that the Assignor Bank is entitled to call upon you severally to repay the dues as and when demanded without any demur.

with Reserve Bank of India directives and guidelines.

from 01st October, 2020 till payment and/or realization towards the said Term Loan Facility.

Addressee No.1 to 4 are also put on notice that any contract in contravention of this statutory injunction / restraint, as pro-12. This notice is issued without prejudice to Phoenix rights to initiate any other legal proceedings available to it under the

SCHEDULE- "A"

DESCRIPTION OF SCHEDULE PROPERTIES

 All that piece and parcel of the property bearing Shops No. 3 and 4 admeasuring about 640 sq. fts. i.e. 59.45 sq. mtrs. on lower ground floor in the building known as 'Sai Empire' constructed on S. No. 182/2/1 along with furniture and fixture and all the rights attached to the said shops situated at Baner, Pune within the limits of Pune Municipal Corporation and also within the limits of Sub-Registration Tal: Haveli, Dist: Pune.

NOTICE

This intimation is also available on the Bank's website at

Haresh K. Gajwani

Members are requested to note that the shares in respect of which Dividend

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Flat NO. 704 Tower 1-B. Dheerai Enclave Co-operative Housing Society Ltd., is having address at W.E. Highway, Behind Annexure Mall, Borivali (E), Mumbai-400 066, is standing in the name of Mr. VASANTLAL VALLABHDAS SHAH who are members of our Society. Mr. VASANTLAL VALLABHDAS SHAH died on 13/08/2020 without making any nomination.

The Society hereby invites claims or objections from the heirs or other claimants / objector or

objectors to the transfer of the said shares and interest of the deceased member in the capital oroperty of the society within a period of 30 days from the publication of this notice, with copies osuch documents and other proofs in support of his / her / their claims / objections for transfer o shares and interest of the deceased member in the capital / property of the society. If no claims objections are received within the period prescribed above, the society shall be free to deal with the shares and interest of the deceased member in the capital/ property of the society in such manner as provided under the bye-laws of the society and transfer in the name of Mrs. Indumati Vasantlal Shah. The claims/ objections, if any, received by the society for transfer of shares and interest of the deceased member in the capital / property of the society shall be dealt with in the manner provided under the bye-laws of the society. A copy of the registered bye-laws of the society is available for inspection by the claimants / objectors, in the office of the society between 11.00 a.m. to 1.00p.m. (Monday to Saturday) from the date of publication of the notice till the date

Tower 1-B Dheeraj Enclave Co-op. Hsg. Soc. Ltd.,

Place: Mumbai Date: 24/10/2020

Hon. Chairman Hon. Secretary Hon. Treasurer

Justdial **Just Dial Limited**

Registered Office: Palm Court, Building-M, 501/B, 5th Floor, New Link Road, Besides Goregaon Sports Complex, Malad (West), Mumbai 400 064. **Tel. No**: +91 22 2888 4060 **Fax**: +91 22 2889 3789 E-mail: investors@justdial.com Website: www.justdial.com

NOTICE

Notice is hereby given pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that the meeting of the Board of Directors of the Company is scheduled to be held on Friday, October 30, 2020 to inter-alia, consider, approve and take on record the Unaudited Financial Results of the Company along with the Limited Review Report for the 2nd quarter and half year ended September 30, 2020 of the Company. This information is also available on the Company's website (www.justdial.com) and also available on the website(s) of BSE Limited (www.bseindia.com), National Stock Exchange of India Limited (www.nseindia.com) and Metropolitan Stock Exchange of India Limited (www.msei.in).

By Order of the Board For Just Dial Limited Manan Udani Date: October 23, 2020 **Company Secretary** Place: Mumbai

जाहीर सूचना

याद्वारे **सूचना** देण्यात येते की, आम्ही लिखित अंतर्गत **परिशिष्टातील** संचापैकी सविस्तरपणे वर्णन केलेली फ्लॅट आणि शेअर प्रमाणपत्र ("मिळकत") च्या संबंधित श्रीम. अमिना सलीम माकडा ("मालक") यांचे नामाधिकाराचा तपास करत आहे.

सर्व व्यक्तींना मिळकतीच्या संबंधित कोणताही दावा असल्यास, वारसा, विक्री, अदलाबदल, परवाना, भाडेपट्टा, पोट-भाडेपट्टा, परवाना, विश्वस्त, धारणाधिकार, सुविधाधिकार, ताबा, मार्गाधिकार, जप्ती, प्रलंबित वाद, गहाण, प्रभार, बक्षीस, भार किंवा कोणत्याही प्रकारचे कोणतेही इतर हक्क, कोणतेही सामंजस्य किंवा कोणत्याही प्रकारचे करारपत्राच्या मार्गे सर्व सबळ दस्तावेजांच्या प्रती सह असे सारखे मे. एम. के. खत्री ॲण्ड कं., वकील आणि कायदेपंडित ज्यांचा कार्यालय एफ-५०२, रूस्तोमजी सेशन, नाना साहेब धरमाधिकारी रोड, कलानगर, बांद्रा (पू.), मुंबई-४०० ०५१ येथे प्रसिद्धीच्या दिनांकापासून १४ दिवसांच्या कालावधी कळवावे, कसूर केल्यास अशा व्यक्तींचे कोणताही दावा सोडून दिल्याचे आणि/किंवा त्यागल्याचे मानले जाईल.

परिशिष्ट

(मिळकतीचे वर्णन)

७० हिल रोड, बांद्रा पश्चिम, मुंबई-४०० ०५० येथे स्थित आणि गाव बांद्रा तालुका अंधेरी जि. मुंबई चे धारक सीटीएस क्र. जिमनीच्या प्लॉटवर स्थित २ बेसमेंट कार पार्किंग जागासह ''लिब्रा टॉवर'' अशा ज्ञात निवासी इमारतीचे १२वा (बारावा) मजला वर मोजमापित १३५० चौ. फू. चटई क्षेत्र फ्लॅट क्र. १२०१ एकत्रित सह ''लिब्रा टॉवर्स को-ऑपरेटिव्ह हाऊसिंग सोसायटी लि.'' द्वारे जारी केलेले दिनांक २२ जुलै, २०१६ रोजीचे शेअर प्रमाणपत्र क्र. २१ (सदस्य नोंदणीकृत क्र. २१) मध्ये नोंद केलेले धारक विभिन्न शेअर क्र. २५१ ते २६० (दोघांचा समावेश) आणि प्रत्येकी रु. ५०/- चे सदर सोसायटीचे ते सर्व दहा (१०) शेअर्स.

दिनांकः २४ ऑक्टोबर, २०२०

मे. एम. के. खत्री ॲण्ड कं.,

सही/-एहतेशाम एम. खत्री

वकील आणि कायदेपंडित

🕡 न्यू इंडिया को-ऑपरेटिव्ह बँक लि. (मल्टिस्टेट शेड्युल्ड बँक) कॉर्पोरेट कार्यालय: न्यू इंडिया भवन, ए. व्ही. नागवेकर मार्ग,

प्रभादेवी, मुंबई-४०० ०२५

सिक्युरिटायझेशन ॲण्ड रिकन्स्ट्रक्शन ऑफ फायनान्शियल ॲ ऑफ सिक्युरिटी इंटरेस्ट ॲक्ट २००२ च्या) कलम १३(२	
प्रति,	
१. श्री. प्रविणकुमार श्यामबिहारी सिंग	कर्जदार
खोली क्र. ४०२, न्यू साई वसुंधरा सीएचएस लि.,	
विजय पार्क, जांगिड इस्टेटजवळ,	

मिरा रोड (पू.)- ४०११०७. २. सौ. हेमलता प्रविणकुमार सिंगसह–कर्जदार खोली क्र. ४०२, न्यू साई वसुंधरा सीएचएस लि., ...हमीदार 3. श्री. ओमप्रकाश रामनाथ सिंग

ए-४१/६०३, हरेश विहार सीएचएसएल, शांती नगर, सेक्टर-।, मिरा रोड (पू.)-४०११०७. ४. श्री. आशिष लक्ष्मीप्रसाद सिंग

दिलेली आहे. मंजरी पत्र आणि मदत कर्जाचा तपशील खालीलप्रमाणे :-

दुकान क्र. १, व्रज दर्शन, बी-विंग, शिव वल्लभ रोडलगत, रावळपाडा, दहिसर (पू.), मुंबई- ४०००६८. महोत्य /महोत्या

संदर्भ : आमच्या शांतीनगर, मिरा रोड शाखेकडील तुमचे गृहकर्ज खाते क्र. ०१७१४०११००००२०५ १. मे. न्यू इंडिया को-ऑपरेटिव्ह बँक लिमिटेड (यानंतर बँक असा उल्लेख) जिची एक शाखा आहे शांती . नगर, मिरा रोड) येथे यांनी तुम्ही क्र. १ आणि २ यांना येथील खालील नमूद मंजुरी पत्रामध्ये समाविष्ट अटी आणि शर्तीवर रु. २५,००,०००/- (रुपये पंचवीस लाख मात्र) ची खालील पत सुविधा (यानंतर 'सदर पतसुविधा' असा उल्लेख) मंजुर केली आहे आणि तुम्ही क्र. ३ आणि ४ यांनी हमीदार म्हणून व्याज, परिव्यय, प्रभार आणि खर्चासह सदर मृदत कर्जाच्या अंतर्गत देय आणि थकीत रकमेच्या परताव्याची हमी

14(1(11 4116: 113(1 111 4111	iquiti sile. I ga in i ga in i ga in i i ga in i i i i i i i i i i i i i i i i i i							
मंजुरी पत्र क्र.	सुविधेचा	मंजूर रक्कम	विद्यमान थकबाकी रुपयात					
आणि तारीख	प्रकार	(रुपये						
		लाखात)						
एनआय/आरबीसी/३०२/२	गृह कर्ज	२५.००	फ्लॅट क्र. ४०२, ४ था मजला, न्यू साई वसुंधरा					
०१७-१८	,		सीएचएस लि., विजय पार्क, जांगिड इस्टेट					
०३.१०.२०१७			जवळ, मिरा रोड (पू.)- ४०११०७ मोजमापित					
			३७६ चौ.फू. बिल्टअप क्षेत्र, ३४.९४ चौ.मी.					
			शी समतुल्य वरील समतुल्य गहाण प्रभार					

. तुम्ही क्र. १ आणि २ यांनी व्याज, परिव्यय, प्रभार आणि खर्चासह एकत्रित सदर पत सुविधेचे अंतर्गत देय आणि थकीत रकमेचा परतावा सुरक्षित करण्यासाठी बँकेच्या नावे खालील मिळकतीवर समतुल्य गहाण प्रभार निर्माण केले आहेत. तुम्ही मिळकतीचे मूळ नामाधिकार विलेख सुद्धा जमा केले आहेत आणि सदर मिळकतीवर प्रभार निर्माण करण्यासाठी आवश्यक दस्तावेज सुद्धा निष्पादित केले आहेत. मिळकतीचा तपशील खालीलप्रमाणे :-

फ्लॅट क्र. ४०२, ४ था मजला, न्यू साई वसुंधरा सीएचएस लि., विजय पार्क, जांगिड इस्टेट जवळ, मिरा रोड (पू.) - ४०११०७ मोजमापित ३७६ चौ.फू. बिल्टअप क्षेत्र, ३४.९४ चौ.मी. शी समतुल्य

३. तुम्ही क्र. १ ते ४ यांनी वारंवार विनंती आणि स्मरणपत्रे पाठवूनही सदर कर्जाच्या अंतर्गत देय आणि थकीत रकमेचा परतावा करण्यास कसूर केली आहे आणि त्यामुळे खाते आयआरएसी नॉर्मस्वरील रिझर्व्ह बँक ऑफ इंडियाच्या मार्गदर्शक तत्वानुसार २९.०२.२०२० पासून परिणामांसह नॉन परफॉर्मिंग ॲसेट म्हणून वर्गीकृत करण्यात आले आहे.

४. पुढील व्याजासह एकत्रित वरील सदर कर्जाच्या अंतर्गत ०७.१०.२०२० रोजीस बँकेला देय आणि

वारत थकबाका रक्कम खालालप्रमाण.					
कर्ज खाते क्र.	उर्वरित थकबाकी रक्कम	पुढील व्याज			
०१७१४०११००००२०५	रु. २३,५९,६८३.४०	मासिक आधारे चक्रवाढीने द.सा. ०१.०३.२०२० पासूनचे ८.७५ % आणि चक्रवाढीशिवाय द.सा. २% दराने दंड व्याज			

५. तुम्ही क्र. १ ते ४ यांना सदर तारखेपासून ६० दिवसांत येथील वरील नमूद दराने त्यावरील पुढील व्याजासह एकत्रित रु. २३,५९,६८३.४० (रुपये तेवीस लाख एकोणसाठ हजार सहाशे त्र्याऐंशी आणि पैसे चाळीस मात्र) ची रक्कम अदा करण्यासाठी याद्वारे बोलविण्यात येत आहे, कसूर केल्यास बँक ''सिक्युरिटायझेशन ॲण्ड रिकन्स्ट्रक्शन ऑफ फायनान्शियल ॲसेटस् ॲण्ड एन्फोर्समेंट ऑफ सिक्युरिटी इंटरेस्ट ॲक्ट, २००२ च्या तरतुदीन्वये येथील वरील नमूद गहाण मिळकतीमधील बँकेच्य

तारण हितसंबंधाच्या अंमलंबजावणीकरिता पावले उचलेल याची कृपया नोंद घ्यावी. ६. सदर कर्जाच्या अंतर्गत बँकेला देय आणि थकीत रक्कम ही येथील वरील नमूद मिळकतीवरील गहाणाद्वारे सुरक्षित आहे. वरील सदर सूचना प्राप्त झाल्यापासून परिणामांसह तुम्हाला सदर गहाण मिळकत किंवा तिच्य कोणत्याही भागावर किंवा मध्ये कोणत्याही प्रकारचा व्यवहार, बोजा, विक्री, हस्तांतर, अभिहस्तांक-आणि/किंवा त्रयस्थ पक्षकाराचा हक्क निर्माण न करण्याचे निर्देश देण्यात येत आहेत.

७. सदर सूचना ही कोणत्याही अन्य कायद्याच्या तरतुदीनुसार योग्य आणि आवश्यक मानल्यानुसार अर्श अन्य करवाई आणि/किंवा कायदेशीर प्रक्रिया सुरू करण्यासाठी बँकेच्या हक्काला बाधा येऊ न देता आहे. आपला स्नेहांकित

प्राधिकृत अधिकारी

HDFC ERGO Health Insurance Limited

Formerly Known as "Apollo Munich Health Insurance Company Limited"



Registration No.131 Dated 3rd August, 2007 Financial Results for the period ended 30th September, 2020

Health Insurance Revenue Account

For the Period Ended 30th September, 2020

(Rs. In Lakhs)

Balance Sheet As at 30th September 2020

(Re In Lakhe)

Particulars	Period Ended 30.09.2020	Period Ended 30.09.2019	Year Ended 31.03.2020
Premium Earned (Net)	69,963	72,650	1,90,833
Profit/ Loss on sale/redemption of Investments	995	1,006	2,452
Others	91	208	413
Interest, Dividend & Rent - Gross	5,366	4,759	10,119
Contribution from Shareholders Funds towards Excess EOM	-	-	11,639
Total (A)	76,415	78,623	2,15,456
Claims Incurred (Net)	64,982	67,444	1,40,623
Commission	1,820	3,606	13,053
Operating Expenses related to Insurance Business	18,010	32,349	61,907
Premium Deficiency	-	-	-
Total (B)	84,812	1,03,399	2,15,583
Operating Profit/(Loss) from Health Insurance Business C= (A - B)	(8,397)	(24,776)	(127)
Appropriations			
Transfer to Shareholders' Account	(8,397)	(24,776)	(127)
Transfer to Catastrophe Reserve		-	
Transfer to Other Reserves	-	-	-
Total (C)	(8,397)	(24,776)	(127)

Profit and Loss Account

For the Period ended 30th September, 2020 (Rs. In Lakhs)

Particulars	Period Ended	Period Ended	Year Ended
Operating Profit//Locs\	30.09.2020	30.09.2019	31.03.2020
Operating Profit/(Loss) (a) Health Insurance Business	(0.207)	(04.776)	(107)
()	(8,397)	(24,776)	(127)
Income from Investments	1,767	1,390	2.654
(a) Interest, Dividend & Rent – Gross(b) Amortisation of Discount/Premium	(55)		2,654
(c) Profit on sale of investments	320	(10)	(35)
Less: Loss on sale of investments	(2)		104
Other Income	(2)		<u> </u>
(a) Profit on Sale of Fixed Assets	(13)	8	9
(b) Others	35	42	121
Total (A)	(6,345)	(23,339)	2,756
Provisions (Other than Taxation)	(0,343)	(23,339)	2,730
(a) For diminution in the value of investments	550	1,164	5,760
(b) For doubtful debts	_		_
Other Expenses			
(a) Expenses other than those related to Insurance Business	112	385	659
(b) Fund raising expenses and interest on NCD	717	723	1,440
(c) Corporate Social Responsibility (CSR) expenses	-	42	75
(d) Expenses in excess of the limits allowed as per EOM Regulation transferred from Revenue Account	-	-	11,639
Total (B)	1,379	2,314	19,573
Profit/(Loss) Before Tax	(7,724)	(25,653)	(16,817)
Less : Provision for Taxation			
Current Tax/Mat Payable	-	-	-
Less: Mat Credit Entitlement	-	-	-
Deferred Tax	-	=	-
Profit/(Loss) After Tax	(7,724)	(25,653)	(16,817)
Appropriations			
(a) Interim dividends paid during the year	-	-	-
(b) Proposed final dividend	-	-	-
(c) Dividend distribution tax	-	-	-
(d) Debenture Redemption Reserve	-	-	-
(e) Transfer to any Reserves or Other Accounts	-	-	-
Balance of Profit/ Loss brought forward from last year	(35,457)	(18,640)	(18,640)
Balance carried forward to Balance Sheet	(43,181)	(44,293)	(35,457)

As at 30" Septem	1ber 2020	(Rs. In Lakhs)
Particulars	As at 30.09.2020	As at 31.03.2020
Sources of Funds	3010012020	0110012020
Share Capital	40,570	40,567
Share Application Money Pending Allotment	-	-
Reserves and Surplus	55,587	55,584
Fair Value Change Account - Shareholders	6	-
Fair Value Change Account - PolicyHolders	2	9
Borrowings	15,400	15,400
Total	1,11,565	1,11,560
Application of Funds		
Investments - Shareholders	50,439	63,973
Investments - Policyholders	1,58,097	1,43,538
Deferred Tax Asset	1,498	1,498
Loans	-	=
Fixed Assets	3,951	4,014
Current Assets :		
Cash and Bank Balances	3,583	6,370
Advances and Other Assets	17,552	15,510
Sub-Total (A)	21,135	21,880
Current Liabilities	72,951	67,444
Provisions	93,785	91,356
Deferred Tax Liability	-	-
Sub-Total (B)	1,66,736	1,58,800
Net Current Assets (C) = (A - B)	(1,45,601)	(1,36,920)
Miscellaneous Expenditure (to the extent not written off or adjusted)	-	-
Debit Balance in Profit & Loss Account	43,181	35,457
Total	1,11,565	1,11,560

Analytical Ratios

S. No.	Particulars	As at 30.09.2020 (%/Times)	As at 30.09.2019 (%/Times)	As at 31.03.2020 (%/Times)
1	Gross Premium Growth Rate	-3%	34%	15%
2	Gross Direct Premium to Net Worth Ratio	1.96	2.16	4.18
3	Growth Rate of Net Worth	-13%	14%	40%
4	Net Retention Ratio	70%	78%	77%
5	Net Commission Ratio	3%	4%	7%
6	Expenses of Management to Gross Direct Premium Ratio	31%	42%	37%
7	Expenses of Management to Net Written Premium Ratio	44%	54%	48%
8	Net Incurred Claims to Net Earned Premium	93%	93%	74%
9	Combined Ratio	120%	136%	112%
10	Technical Reserves to Net Premium Ratio	1.90	1.51	0.61
11	Underwriting Balance Ratio	(0.21)	(0.42)	(0.13
12	Operating Profit Ratio	-12%	-34%	0%
13	Liquid Assets to Liabilities Ratio	0.36	0.60	0.43
14	Net Earnings Ratio	-11%	-31%	-9%
15	Return on Net Worth	-15%	-52%	-28%
16	Available Solvency Margin to Required Solvency Margin Ratio	1.59	1.62	1.74
	NPA Ratio			
	Gross NPA Ratio (Policyholders Funds)	3.16	4.18	5.98
17	Net NPA Ratio (Policyholders Funds)	0.60	2.69	1.53
	Gross NPA Ratio (Shareholders Funds)	1.01	-	
	Net NPA Ratio (Shareholders Funds)	0.19	-	

Place: Mumbai Date: 23 October 2020

Anuj Tyagi Managing Director & CEO

HDFC ERGO Health Insurance Limited Formerly Known as "Apollo Munich Health Insurance Company Limited"

Registration No. 131 dated 3rd August, 2007 Regd Office: 101, First Floor, Inizio, Cardinal Gracious Road, Chakala, Opposite P&G Plaza, Andheri

CPC Office: 2nd & 3rd Floor, iLabs Centre, Plot No 404-405, udyog Vihar Phase III, Gurugram

Email: customercare@hdfcergohealth.com **Website:** www.apollomunichinsurance.com

"1. The above financial results for the period ended September 30, 2020 which have been reviewed by the Statutory Auditors, were reviewed by the Audit and Compliance Committee of Directors and subsequently approved by the Board of Directors at its meeting

held on 23 October, 2020, in terms of circular on Public Disclosure by Insurers dated January 28, 2010 issued by Insurance Regulatory and Development Authority of India. 2. Ratios are computed in accordance with and as per definition given in the Master Circular on Preparation of Financial Statements dated October 5, 2012 & subsequent corrigendum thereon dated July 3, 2013.

3. Borrowing as at 30 September, 2020 includes Non-Convertible Debentures (NCDs) amounting Rs. 15,400 lakhs details as under (a) Credit Rating for Unsecured Non-Convertible Debentures (NCDs) is 'AA' by Acuite and AA by CARE.

The Company has total exposure of Rs. 8,992 lakhs in IL&FS group, DHFL and Reliance Communication Limited against which company is carrying provision of Rs. 7,342 lakhs.

(b) The previous due date for payment of Interest on NCD was April 30, 2020 and the interest was paid on the said due date

(c) The next due date for payment of Interest on NCD is April 30, 2021 and total interest due and payable on NCD on April 30, 2021 is Rs. 1,431 lakhs. (d) Net worth as on September 30, 2020: Rs. 52,571 lakhs [Previous year: Rs. 60,288 lakhs] (Computed as per definition laid down by IRDAI).

(e) During the period the Company, has not created Debenture redemption reserve on the NCDs since there are no profits in the period (Previous period ended September 30, 2019 loss Rs. 25,653 lakhs). Consequent to the issuance of the Companies (Share Capital and Debentures) Amendment Rules, 2019 ("Rules") on August 16, 2019 and in terms of Rule 18, sub-rule (7)(b)(iii)(B) of the said Rules, there is no requirement of creation of Debenture Redemption Reserve from the date of issuance of the said

During the period, the Company allotted 32,000 shares under ESOP scheme.

In terms of SEBI circular on fund raising by issuance of Debt Securities by Large Entities, the Company has been identified as a Large Corporate. During the period, the Company did not borrow any money, either through issuance of Debt Securities or otherwise. On 9th January 2020, HDFC Limited has purchased 50.80 per cent stake of Apollo Hospitals Group and 0.36 per cent stake from past and present employees after the receipt of requisite approvals from the Competition Commission of India (CCI), Reserve Bank of India (RBI) and Insurance Regulatory and Development Authority of India (IRDAI). Consequent to this, the company's name has been changed to HDFC ERGO Health Insurance Limited (HDFC ERGO Health) and has been operating as a subsidiary of HDFC Limited since then Further, the Board of Directors of the Company at its meeting held on January 15, 2020, approved the Scheme of Amalgamation of the company with HDFC ERGO General Insurance Company Limited (HEGI) with the Appointed Date of March 1, 2020. Thereafter, the Company along with HEGI has filed The Company Scheme Application with the Honourable National Company Law Tribunal, Mumbai Bench on February 17, 2020. The Company is in the process of assessing the value in use, the risks specific to the use and identifying the ultilisation of various assets (including intangible assets, CWIP and MAT Credit), their recoverability in merged scenario. The Honourable National Company Law Tribunal, Mumbai Bench has allowed the petition with no modifications on 29th September 2020. The company along with HEGI has submitted a joint application with IRDAI on 8th October 2020 for the final approval of merger. The approval from IRDAI is awaited.

In light of the Covid-19 outbreak and the information available upto the date of approval of these interim condensed financial statements, the Company has assessed the impact of Covid-19 and the subsequent lock-down announced by the Central Government,

on its operations and its financial statements. The Company has used the principles of prudence in assessing the impact of pandemic on the interim condensed financial statements. The assessment includes but is not limited to valuation of investments, valuation

of policy-related liabilities and solvency position of the Company as on September 30, 2020. Due to the uncertainties associated with the pandemic, the actual impact may not be in line with the estimates as of the date of approval of the interim condensed

financial statements. The impact assessment does not indicate any adverse impact on the ability of the company to continue as a going concern. Further, there have been no material changes in the controls or processes followed in the financial closing process of the Company. The Company continues to closely monitor the implications of Covid-19 on its operations and financial statements, which are dependent on emerging uncertain developments.

10. Previous Year Figures have been reclassified wherever necessary. "The public Disclosure is made in accordance with the IRDAI Circular no. IRDA/F&I/CIR/F&A/012/01/2010 dated January 28, 2010 on public disclosure by insurers" and regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Earnings per share for the period ended 30 Sep 20: Basic Rs. -1.90 (Previous period Rs. -7.09), Diluted Rs. -1.90 (previous period Rs. -7.09)