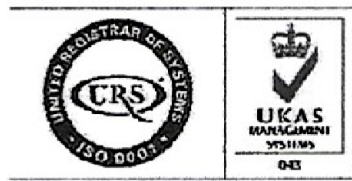




ISO 9001 2008 Certified Company



# Billwin Industries Limited

79, Vishal Industrial Estate, Village Road,  
Nahur (W), Mumbai - 400078.  
• Tel : 022 -25668112

Email- [info@billwinindustries.com](mailto:info@billwinindustries.com)

Web- [www.billwinindustries.com](http://www.billwinindustries.com)

CIN-L18104MH2014PLC252842

Phone No. 9987758506

Date: May 23, 2024

To,  
Sr. General Manager  
Listing Operation,  
BSE Limited,  
P.J. Towers, Dalal Street,  
Mumbai- 400 001

Dear Sir/Madam,

**Sub: Intimation under Regulation 84 of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018 ("SEBI ICDR Regulations") and Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Scrip Code: 543209

Further to our earlier intimations in relation to the Extension of the issue closer of the proposed Right Issue of the Company, the date of the Rights Issue, which opened on Monday, May 13, 2024 and scheduled to be closed on Tuesday May 21, 2024 has now been extend to Thursday May 30, 2024. The last date of submission of the duly filled in Application Form (along with amount payable on application) is Thursday, May 30, 2024, in accordance with the SEBI ICDR Regulations and other applicable laws including the circulars issued by SEBI from time to time, we enclose copies of newspaper advertisements issued by the Company and published on May 22, 2024 in all editions of English national daily newspaper, "Business Standard", all editions of Hindi national daily newspaper, "Business Standard", and Mumbai Lakshadweep" (where the Company's registered office is located)..

We hereby submit the Advertisement in pdf format for dissemination on your website.

Thanking you,

Yours faithfully  
For Billwin Industries Limited

  
Subrata Dey  
Managing Director  
DIN: 06747042





**PUBLIC NOTICE**  
 Notice is hereby given to the public that Mr. Jagdish Pandurang Gharat and Others is the Owners of Land Bearing 1) S.No. 16, H.No. 4/1, area admeasuring 1100.00 Sq.Mtrs, 2) S.No. 16, H.No. 4/5, area admeasuring 200.00 Sq.Mtrs, of Village-Bilalpada, Taluka- Vasai, District-Palghar, and my Client has submitted a file in the Vasai Virar City Municipal Corporation to get Construction Permission on the said Land, So a title Search of the said Land has to be Conducted. Hence any Party/Person's having any objection / Claim / Right Should come with undersign Proof in Writing to the Following address within 14 days of Publication of this notice in news Paper.  
 Dated: 22/05/2024  
 Sd/-  
 Mr. Ranjan Hasha Patil, Advocate  
 Shop No. 102, First Floor,  
 Kunti Sadan,  
 Veer Savarkar Marg, Virar-(E),  
 Tal-Vasai, Dist-Palghar.

**NOTICE OF LOSS OF SHARES OF HINDUSTAN UNILEVER LIMITED**  
 (Formerly Hindustan Lever Limited (HLL))  
 Regd. Off. Hindustan Unilever Limited, Unilever House, D Savant Marg, Chakala, Andheri (East), Mumbai - 400 099  
 Notice is hereby given that the following share certificates have been reported as lost/misplaced and Company intends to issue duplicate certificates in lieu thereof, in due course. Any person who has a valid claim on the said shares should lodge such claim with the Company at its Registered Office within 15 days hereof.  
 Name of the Holders Folio No. No. of shares (Rs.1/- FV) Distinctive Nos. Certificate Nos.  
 Nancy Lobo HLL2722043 2500 871043721- 5143708  
 Dev Bajpai 871046220 871046220  
 (Name of Applicant)  
 Nancy Lobo  
 Dev Bajpai  
 (Company Secretary)  
 Place: Mumbai  
 Date: 22-05-2024

**SKYLINE MILLARS LIMITED**  
 CIN: L63020MH1919PLC000840  
 Regd. Office: Chrugate House, 4th Floor, 32-34, Veer Nariman Road, Fort, Mumbai 400 001. Website: www.skylinemillarsltd.com, Email: cs@millars.in Tel: +91 22 22047471

**NOTICE OF POSTAL BALLOT**  
 Notice is hereby given pursuant to and in compliance of Section 108, Section 110 and other applicable provisions of the Companies Act, 2013, ("the Act"), read with the Companies (Management and Administration) Rules, 2014, General Circular and other relevant circulars, issued by the Ministry of Corporate Affairs ("MCA Circular"), the Company is seeking approval of Members through the Postal ballot through e-voting by passing of Special Resolution in compliance with the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, for Appointment of Mr. Ashok Pillai (DIN: 00167849) as an Independent Director for a term of five years.

In compliance with the aforesaid statutory provision and MCA Circulars issued in this regard and regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the electronic copies of Postal Ballot Notice ("Notice") has been sent to through electronic mode and remote e-voting facility has been facilitated by Link Intime India Private Limited.  
 The notice along with the Explanatory statement has been dispatched on Tuesday, 21st May, 2024 to those members whose e-mail id's are registered with their Depositories as on 17th May, 2024 ("Cut-off Date"). A person who is not member on cut-off date shall treat this notice for information purpose only. The Company has engaged the services of Link Intime India Private Limited (RTA) for purpose of providing remote e-voting facility to all its members. The summary of relevant dates are as under:  
 Commencement of e-voting Wednesday, 22nd May, 2024 (9:00 AM)  
 End of remote e-voting Thursday, 20th June, 2024 (5:00 PM)  
 Cut-off date for e-voting Friday, 17th May, 2024  
 Result of e-voting On or before 22nd June, 2024  
 EVSN 240186<SKYLINE MILLARS LIMITED>  
 Mr. Prashant S. Mehta of M/s. P. Mehta & Associate, Practising Company Secretary will act as scrutineer to scrutinize the Postal Ballot process in fair & transparent manner.  
 The resolution, if approved shall be deemed to have been passed on the last date of e-voting i.e. 20th June, 2024. The result of postal ballot along with Scrutinizer's report will be declared by the Company within stipulated time and will also be displayed on the website of the Company and Stock Exchange.  
 Members are requested to refer to the detailed instructions for e-voting forming part of the Postal Ballot notice. In case members have any queries regarding e-voting, they may refer the Frequently Asked Questions ("FAQs") and InstaVota e-Voting manual available at https://instavota.linkintime.co.in, under Help section or send an email to enotices@linkintime.co.in or contact on: Tel: 022 - 4918 8000.  
 For SKYLINE MILLARS LIMITED,  
 Sd/-  
 Maulik Dave  
 Whole-time Director  
 DIN: 01448936  
 Date: 21st May, 2024  
 Place: Mumbai

**PUBLIC NOTICE**  
 Notice is hereby given that Share Certificate No. 163, 164, 165, 181, 182 and 183 holding five (5) shares of Rs. 50/- (Rupees Fifty Only) each bearing distinctive Nos. 901 to 918 and 1021 to 1035 in the name of M/S. SYNTEL INDIA LTD. for Flat No. 1802-A/B/C in ODYSSEY-J CHS LTD. lying and situated at HIRANANDANI GARDENS, POWAI, MUMBAI-400076 have been reported lost/misplaced and an application has been made by member to the society to issue duplicate share certificate.  
 The society hereby invites claims or objections (in writing) for issuance of duplicate share certificate within the period of 14 days from the publication of this notice. In case of no claims/objections are received during this period the society shall be free to issue duplicate share certificate.  
 Date: 22/05/2024  
 Place: Mumbai  
 FOR ODYSSEY-J CHS LTD.,  
 Sd/-  
 Hon. Chairman

**PUBLIC NOTICE**  
 Attention is invited with reference to the public notice published on 16/04/2024 in Business Standard on page No. 13 and Mumbai Lakshadweep on page No. 2 issued by Komal N. Jain Advocate High Court on behalf of Mr. Parvez Azam Bazidpuri  
 1. Original Articles of Agreement dated 31/05/1988 made between Messrs. National Building Corporation as the Developers of the one part and Ms. Pacemaker Investment & Trading Co. Pvt. Ltd. as the purchaser of the other part, duly stamped and registered PBJ-9297/1968/1977 should be read as Original Articles of Agreement dated 21/03/1988 made between Messrs. National Building Corporation as the Developers of the one part and Ms. Pacemaker Investment & Trading Co. Pvt. Ltd. as the purchaser of the other part, duly stamped and registered under serial No. 1297 of 1988.  
 The rest of the contents of the said Public Notice remains the same.  
 Komal N. Jain,  
 Advocate (High Court)  
 Office No. 402, 4th floor,  
 Vaishali Shopping Centre, Beside  
 Natraj Market, S. V. Road,  
 Malad (West) Mumbai-400 064

**PUBLIC NOTICE**  
 NOTICE is hereby given that my client, intended to purchase Industrial Premises bearing Unit No. 13, Sarvodaya Industrial Premises Co-Operative Housing Society Ltd., off Mahakali Caves Road, Andheri (East), Mumbai - 400093 (hereinafter referred as "the said premises"). The said premises are currently owned by M/S. Indocap General Industries, also a partnership firm and member of the aforementioned society. The chain of agreements of the said Premises is as follows, (1) Agreement between M/S. Anupam Builders and Shri Venichand Jivraj (2) Agreement for Sale Dated 18.12.1976 between Shri Venichand Jivraj and (i) Shri Bansilal Ratilal Kansara (ii) Shri Bhupendra Ratilal Panchigir (iii) Smt. Dhankarben Ratilal Kansara Partners Of M/S. Gear Master Engineering Corporation a Partnership Firm (3) Agreement for Sale Dated 10.05.1986 between (i) Shri Bansilal Ratilal Kansara (ii) Smt. Dhankarben Ratilal Kansara Partners of M/S. Gear Master Engineering Corporation a Partnership Firm and Mrs. Purnima Sushil & Others i.e. (i) Pushpa Kishore (ii) Asha Harendra (iii) Laxmi Mukesh (iv) Jyoti Manoj (4) Agreement for Sale dated 27.04.2000 between Mrs. Purnima Sushil & Others i.e. (i) Pushpa Kishore (ii) Asha Harendra (iii) Laxmi Mukesh (iv) Jyoti Manoj and M/S. Indocap General Industries a Partnership Firm. The Said First Original Agreement Between M/S. Anupam Builders And Shri Venichand Jivraj is lost and misplaced and even after diligent search the same is not traceable. The chain of agreements referred to hereinabove has not been duly registered under the applicable laws. Any person/s in the custody of the said lost agreement or having any claim against or to the above-mentioned the said premises or any part thereof, by way of sale, exchange, mortgage, charge, gift, trust, maintenance, possession, tenancy, inheritance, lease, leave and license, lien, or otherwise howsoever are hereby requested to make the same known in writing along with the supporting documents to the undersigned at the address on file no. 105, Gupta Bhawan, R.R.T. Road, Near Ganatra Hospital, Mulund(W), Mumbai -400080 within a period of 14 (fourteen) days from the date of publication of this notice, failing which it shall be construed as having been nonexistent/waived/abandoned.  
 Sd/-  
 Jethwa Jigisha Ashwin  
 Advocate  
 Date: 22/05/2024

**PUBLIC NOTICE**  
 Public at large is hereby informed that my client Sharad Waman Gawade H.U.F. is the owner of Flat bearing No. 19, Third Floor, R.B.I. Employees Trust Co-op. Hsg. Soc. Ltd., Ambadi Road, Vasai Road (W), Tal. Vasai, Dist. Palghar and original Share certificate in respect of the said Flat is misplaced / lost. In case the same is found it should be returned to my client or to us forthwith. In case any person has any rights, claims and interest in respect of aforesaid shares the same should be known in writing to me at the address mentioned below with the documentary proof within 14 days from the date of publication hereof, failing which it shall be construed that such claim is waived, abandoned.  
 Adv. Parag J. Pimple, B.A.L.L.B.  
 S/4, Ground Floor, Pravin Palace, Pt. Dindayal Nagar, Vasai Road (W), Tal. Vasai, Dist. Palghar - 401 202.  
 Mob: 9890079362 Date: 22.05.2024

**ENERGY DEVELOPMENT COMPANY LIMITED**  
 CIN - L85110KA1995PLC017003  
 Regd. Office : Village - Hulugunda, Taluka - Somawarpet, Dist - Kodagu, Karnataka - 571233  
 Phone No. 08276-277040 ; Fax No. 08276-277012  
 E-mail : secretarial@edcgroup.com ; Website : www.edcgroup.com  
 Notice is hereby given that a meeting of the Board of Directors of the Company will be held on Wednesday, the 29th day of May, 2024, inter-alia, to consider and approve the Standalone and Consolidated Audited Financial Results for the quarter and year ended on 31st March, 2024.  
 The Trading Window for dealing in the shares of the Company has been closed for all Designated Employees and their Immediate Relatives, Directors & Promoters from 1st April, 2024.  
 This information is also available on the website of the Company www.edcgroup.com and Stock Exchanges www.bseindia.com and www.nseindia.com.  
 By Order of the Board  
 for Energy Development Company Limited  
 Sd/-  
 Vijayshree Binnani  
 (Company Secretary)  
 Place : Kolkata  
 Date : 21st May, 2024

**AVISHKAR INFRA REALTY LIMITED**  
 (FORMERLY KNOWN AS JOY REALTY LIMITED)  
 CIN: L65910MH1983PLC031230  
 REDG. OFF : 301, Nector House, Vinayak CHS, Beside Parshwanrth Apartment, Bajji Prabhu Deshpande Marg, Vile Parle (w) - 400056.  
 Phone: +91 95587 80710 E-mail id: compliance.joyrealty@gmail.com website: www.joyrealty.in  
**AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED ON MARCH 31, 2024**  
 Amount in Lacs

Sr. No.	Particulars	3 Months ended March 31, 2024 (Audited)	Preceding 3 Months ended December 31, 2023 (Unaudited)	Corresponding 3 Months ended March 31, 2023 (Audited)	Year ended March 31, 2024 (Audited)	Year ended March 31, 2023 (Audited)
1.	Total Income from operations	0.00	0.00	0.00	0.00	1.86
2.	Net Profit / (Loss) for the period before tax (before Exceptional and/or Extraordinary items)#	-31.42	-20.36	-34.18	-103.73	-126.03
3.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)#	-29.2	-20.36	-34.18	-101.51	-126.03
4.	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	-29.2	-20.36	-34.18	-101.51	-126.03
5.	Equity Share Capital	240.33	240.33	240.33	240.33	240.33
6.	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations)					
	1. Basic:	(1.21)	(0.85)	(1.42)	(4.22)	(5.24)
	2. Diluted:	(1.21)	(0.85)	(1.42)	(4.22)	(5.24)

Note: (A) The above is an extract of the detailed format of Quarter and year ended 31.03.2024 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the websites of the Stock Exchange(s) and the listed entity: https://www.joyrealty.in/organisation.aspx (B). The impact on net profit/loss, total comprehensive income or any other relevant financial item(s) due to change(s) in accounting policies shall be disclosed by means of a footnote. (C), Exceptional and/or Extraordinary items adjusted in the Statement of Profit and Loss in accordance with Ind-AS Rules/ AS Rules, whichever is applicable.  
 For, Avishkar Infra Realty Ltd.  
 (Formerly known as Joy Realty Ltd.)  
 Sd/-  
 POOJAN KEURBHAI MEHTA  
 Director & CFO  
 DIN: 07800003  
 Date : 21st May, 2024  
 Place : MUMBAI

**PUBLIC NOTICE**  
 NOTICE is hereby given that M/S Vyoma Exim Pvt. Ltd. is the absolute owner of the immovable properties described in the schedule below.  
 It is disclosed that chain Agreements for the ownership of Gala No. 112 (As per the MCGM Record Gala No. 106 i.e. Original First Agreement dated 07.05.1979 in favour of Dharmraj Ramji Patel & Second Agreement dated 08.10.1984 in favour of Shri. Kishandas Vishandas is lost and not traceable. These Originals executed in the predecessors in Title are lost from the custody of authorized official of the owner Company and not traceable though have taken best efforts to locate originals however could not traced the same for missing complaint is also filed with the concern Police station.  
 Any person/s who finds the aforesaid original document should intimate to the undersigned and if any person having any claim or rights in or upon the said scheduled properties below or any part thereof, by way of inheritance, Share, Sale, mortgage, lease, lien, license, gift, possession or encumbrance howsoever or otherwise or having above Deed is hereby called upon to intimate and should make the same known to the undersigned in writing at the address mentioned below, specially stating therein exact nature of such claim, if any, together with documentary evidence thereof, within 7 days from the date of this notice, failing which any such claim against, in or upon the said property scheduled below or any part thereof shall be deemed to have been surrendered, waived and abandoned.  
**PROPERTY SCHEDULE**  
 Gala No. 112 (As per the MCGM Record Gala No. 106) adm. 1080 sq. ft. (Built up area) on the First Floor AND Gala No. 202 adm. 675 sq. ft. (Built up area) on the Second Floor both in the Building known "Shri Ram Industrial Estate" situated at Old Nagardas Cross Road, Andheri East, Mumbai 400059 lying on the land bearing Survey No. 46/8 & 45/1(p) corresponding CTS No. 177 Village : Mogra Taluka Andheri Dist. Mumbai Sub.  
 Sd/-  
 M/S. SAI CONSULTANCY SERVICES  
 ADVOCATE HIGH COURT, MUMBAI  
 Chamber No. 201, 2nd Floor, Jasmine Garden,  
 2nd Floor, Jambhli Naka, Thane W-400 601.  
 Place : Mumbai,  
 Date : 22.05.2024

**ZODIAC VENTURES LTD**  
 CIN: L45209MH1981PLC023923  
 Regd. Office: 404, Dev Plaza, Plot 68, S. V. Road, Andheri (West), Mumbai - 400058  
 Tel No: 022-4223 3333 Fax No: 022-4223 3300  
 www.zodiaccventures.in  
 email id: info@zodiaccventures.in

**Extract of Statement of Standalone & Consolidated Audited Financial Results for the Year Ended March 31, 2024**  
 (Rs. In Lacs)

Sr No	Particulars	Standalone		Consolidated	
		Year Ended 31.03.2024 (Audited)	Year Ended 31.03.2023 (Audited)	Year Ended 31.03.2024 (Audited)	Year Ended 31.03.2023 (Audited)
1	Total Income from operations	59.14	115.96	68.65	9,889.47
2	Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	80.30	119.02	106.43	461.61
3	Net Profit for the period before Tax (after Exceptional and/or Extraordinary items)	80.30	119.02	106.43	461.61
4	Net Profit for the period after Tax (after Exceptional and/or Extraordinary items)	38.78	97.11	51.78	351.78
5	Total Comprehensive Income for the period after tax	536.58	97.11	549.58	351.78
6	Equity Share Capital	375.90	372.90	375.90	372.90
7	Reserves (Excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	1,088.74	290.70	1,157.80	374.20
8	Earnings Per Share (of Rs. 1/- each)				
	Basic	1.43	0.26	1.44	0.55
	Diluted	1.43	0.26	1.44	0.55

Notes:  
 1. The above is an extract of the detailed format of Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Financial Results is available on the website of Stock Exchange i.e. www.bseindia.com and on the website of the Company i.e. www.zodiaccventures.in  
 For Zodiac Ventures Limited  
 Sd/-  
 Jimit Shah  
 Managing Director  
 Place: Mumbai  
 Date: 17-May-2024

**This is a Corrigendum to letter of offer for information purposes only and does not constitute an invitation or an offer to acquire, purchase or subscribe to securities.)**

**BILLWIN INDUSTRIES LIMITED**  
 CIN L18104MH2014PLC252842

Our Company was originally incorporated as Billwin Waterproof Private Limited on February 05, 2014 at Mumbai, Maharashtra as a private limited company under the Companies Act, 1956 with the Registrar of Companies, Maharashtra, Mumbai. Pursuant to a special resolution passed by the shareholders of the Company at the Extra Ordinary General Meeting held on June 05, 2019, our Company's name was changed to Billwin Industries Private Limited. A fresh certificate of incorporation consequent upon change of name was issued on July 09, 2019 by the Registrar of Companies, Mumbai. Subsequently, our Company was converted into Public Limited Company pursuant to Shareholders resolution passed at the Extraordinary General Meeting of our Company held on January 06, 2020 and the name of our Company was changed to "Billwin Industries Limited" and a Fresh Certificate of Incorporation consequent upon conversion of Company to Public Limited dated January 29, 2020 was issued by Registrar of Companies, Mumbai. For further details of incorporation and Change in Registered Office of our Company, please refer to section titled "General Information" beginning on page 36 of this Letter of Offer.  
 Registered Office: 79, Vishal Industrial Estate Village Road, Shandup West Mumbai City - 400078, Maharashtra, India.  
 Contact Person: Ms. Sapna Bader, Company Secretary and Compliance Officer  
 Tel: +91-22- 2986 8112; Phone No. 9588951915, E-mail: info@billwinindustries.com; Website: www.billwinindustries.com  
**PROMOTERS OF OUR COMPANY: MRS. SMITA SUBRATA DEY AND MR. SUBRATA DEY**

**CORRIGENDUM TO THE LETTER OF OFFER DATED APRIL 22, 2024 (THE "LETTER OF OFFER") ("LOF") AND THE ABRIDGED LETTER OF OFFER (THE "ALOF"): NOTICE TO INVESTORS (THE "CORRIGENDUM")**  
 RIGHT ISSUE OF UPTO 2130724 EQUITY SHARES OF FACE VALUE OF Rs. 10.00 EACH ("EQUITY SHARES" OR "RIGHTS EQUITY SHARES") OF OUR COMPANY FOR CASH AT A PREMIUM OF RS.34/- PER RIGHTS EQUITY SHARE INCLUDING SHARE PREMIUM OF RS.24/- PER RIGHTS EQUITY SHARE (THE "ISSUE PRICE") AGGREGATING UP TO RS.724.46 LAKH (THE "ISSUE") ON A RIGHTS BASIS TO THE ELIGIBLE EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF 1:1 (1) RIGHTS EQUITY SHARES FOR EVERY (1) FULLY PAID-UP EQUITY SHARES HELD BY THE ELIGIBLE EQUITY SHAREHOLDERS OF OUR COMPANY ON THE RECORD DATE, THAT IS 29TH APRIL, 2024 (THE "ISSUE"). FOR FURTHER DETAILS, SEE "TERMS OF THE ISSUE" BEGINNING ON PAGE 89 OF THIS LETTER OF OFFER.  
**NOTICE TO THE READERS ("NOTICE") ADDENDUM TO DRAFT LETTER OF OFFER DATED APRIL 22, 2024**  
 This notice issued by read in conjunction with the LOF filed by the company with the Stock Exchange and the ALOF and Application Form that have been sent to the Eligible Equity Shareholders of the Company. The Eligible Equity Shareholders are requested to please note the following:  
 This is to inform to Eligible Shareholders of the Company that the closure of the Right Issue, which was opened on Monday May 13, 2024 and was scheduled to close on Tuesday May 21, 2024 has now been extended to Thursday May 30, 2024, by the Board of Director of the Company in its meeting held on Saturday May 18, 2024 in order to provide an opportunity to shareholders to exercise their rights in the Right Issue.  
 Accordingly the last date of submission of the duly filled in application form (along with amount payable) is Thursday May 30, 2024. Equity Shareholders of the Company who are entitled to apply for the Right Issue as mentioned above are requested to take note of the Issue Closure Date as Thursday May 30, 2024.  
**INVESTOR MAY PLEASE NOTE THE LETTER OF OFFER, ABRIDGED LETTER OF OFFER, APPLICATION FORM SHALL BE READ IN CONJUNCTION WITH THIS ADDENDUM**  
 Date: 10-05-2024  
 Place: Mumbai  
 Sd/-  
 Subrata Day  
 Managing Director  
 (DIN: 06747042)

**— TENDER CARE —**  
 — Advertiserial

**CUB - PERFORMANCE RESULTS - QUARTER / YEAR ENDED 31.03.2024**

City Union Bank Limited announced its performance results for the 4th Quarter / Year ended for Financial Year 2023-24. Financial Performance Q4 FY 24 vs Q4 FY 23: The Bank earned Net Interest Income of Rs.547 cr for Q4 FY24 and Rs.2,123 Cr for FY 24 as against Rs.514 cr and Rs.2,163 cr respectively in Q4 FY 23 and FY23. Non Interest Income of the Bank for Q4 FY 24 was at Rs.175 cr or against Rs.195 cr for Q4 FY 23 and for FY 24 it stood at Rs.742 cr compared to Rs.810 cr for FY 23. The operating expense is Rs.370 cr for Q4 FY24 as compared to Rs.292 crs in Q4 FY 23 and for FY 24 the same was at Rs. 1,348 cr as against Rs.1,155 cr for the corresponding period last year. The Gross Profit was Rs.352 cr and Rs.1,517 cr respectively for Q4 FY 24 and FY 24 as against Rs. 417 cr and Rs.1,818 cr in the corresponding period last year. The Bank has made a provision of Rs.327 cr for FY 24 as against Rs.690 cr towards NPA in the corresponding period last year. The recovery is more than the slippages, which had helped in reduced provision requirement. The PAT was Rs.255 cr in Q4 FY 24 as against at Rs.218 cr in Q4 FY23 growing 17%. Bank had recorded a four digit PAT for the first time in the history and the PAT stood at Rs.1,016 Cr compared to Rs.937 cr registering a growth of 6%. Improved recovery resulting in lower provisioning requirement had helped to achieve PAT growth. Total Deposits of the Bank had increased by 6% and increased to Rs.55,657 cr in Q4 FY 24 from Rs.52,398 cr in corresponding period last year. CASA portion stood at 31% to total deposits. Cost of deposit stood at 5.75% in Q4 FY 24 compared to 5.07% in the corresponding quarter last year. Total Advances increased by 6% for Q4 FY 24 to Rs.46,418 cr or from Rs.43,971 cr in Q4 FY 23. Credit Deposit ratio stood at 84%. The yield on Advances is at 9.85% for Q4 FY 24 compared to 9.31% in Q4 FY 23. Total business had crossed 6 digits for the first time in the history and stood at Rs.1,02,138 cr for FY 24 registering a growth of 6% compared to Rs.96,369 cr last year. With the implementation of digital lending coupled with addition of senior management team is auguring well for the future business growth. The Gross NPA as on 31.03.2024 was reduced to 3.99% from 4.37% in Q4 FY 23. Net NPA has come down to Rs.899 Cr and NNPA % was decreased to 1.99% from 2.36% for the same period. The NNPA had come below the 2% mark after FY 21. The provision coverage ratio (PCR) as of 31.03.2024 is at 72% (including T/W) and 52% (excluding T/W).



Union Bank of India, Beheramal Branch, Inaugurated  
 Continuing its tradition of extending convenient banking services to people of Jharsuguda, Union bank of India has inaugurated its new branch premises at Beheramal in Jharsuguda on 16-May 2024. Zonal Head, Bhubaneswar Zone of Union Bank of India, Sarvesh Ranjan inaugurated the new branch premises in the presence of Dharmendra Rajoriya, Regional Head, Harendra Kumar Jena, Dy Regional Head of Sambalpur region amid the gathering of valuable customers and prominent citizens of the area. Addressing the media and gathering on this occasion, Zonal Head Shri Sarvesh Ranjan has informed the customers that Union bank of India is committed to be a customer centric organisation by providing quality customer service and offering comprehensive range of products to meet the financial needs of all its customers. On this occasion, Dharmendra Rajoriya, Regional Head interacted with the customers and informed that Union bank of India is 5th largest nationalized bank with more than ₹21 Trillion business mix and has 2nd largest network in the state of Odisha. Union bank of India has been serving the nation through its pan-India network of 8500+ branches and workforce of 75000+ employees. Further Rajoriya has declared that, very soon Union bank of India is going to open its specialised branch exclusively for MSME customers at Jharsuguda with all modern facilities and ambience and assured that Union bank of India will continue providing quality customer service at all time. The function was concluded with the vote of thanks by Branch manager Sushil Kumar Pattanayak.

Central Bank of India, Bhubaneswar Region, Inaugurates State's First All Women Branch at Nayapalli  
 Sanju V Mangrulkar, General Manager, Central Office, Mumbai visited Bhubaneswar on 20.05.2024. During his maiden visit, he inaugurated State's first All Women Branch at Nayapalli, Bhubaneswar. He addressed the gathering and emphasized that women are leading in all other fields and as such importance of a women Branch will cater to the need of women entrepreneurs which will help in boosting Bank's business. In the later part of the day, a customer meet and review meeting of all branch heads of Bhubaneswar Region was organised at Hotel Swosti Grand. Mangrulkar interacted with the customers and assured them to provide best services. Further he advised all Branch Heads to reach every needy customer. The programme was held in presence of B R Ramakrishna Naik, Zonal Head Raipur, Shrish Kumar Sharma, Regional Head, Bhubaneswar Region and Suresh Chandra, Dy Regional Head, Bhubaneswar Region and Dipika Shradhanjali, Branch Head, Nayapalli Branch along with other senior Bank officials.

**Business Standard**  
**CAMPUS TALK**  
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**ICFAI DIRECTOR MR SUDHAKAR RAO RECEIVES "CK PRAHALAD CHAIR FOR MARKETING AWARD"**

The "CK Prahalad Chair for Marketing Award" was conferred on Dr Sudhakar Rao, Director, Branding, ICFAI Group, Hyderabad. The Award, constituted by MIT ADT University, Pune was presented by their Executive Director Prof (Dr) Sunita M Karad, in a glittering ceremony organized at its University campus, Pune recently.  
 While presenting the Award, Prof Dr Sunita M Karad said "We are happy to inform you that, MIT Art, Design and Technology University, Pune, has established MIT ADTU Chairs, which is a platform that recognises and pays gratitude to the eminent academicians, business titans, decision-makers and innovators of various fields Viz. Management including HR, Finance, Marketing, Civil & Construction, Mechanical etc."  
 Introduced in Academic Year, 2023-24, the MIT ADTU Chairs aim to acknowledge the eminent work by veterans, the industry and Academic persons, who have done remarkable work in the respective fields and award them to showcase gratitude towards the respective Award holders. It also serves to reinstate the good work among the students for further motivation in the respective field.  
 While receiving the prestigious Award, Dr Sudhakar Rao said, "I am truly privileged to be the recipient of the "CK Prahalad Chair Award for Marketing" for the year 2024. This recognition fills me with immense joy and pride, and I am truly elated to receive such a prestigious accolade.  
 The significance of this award, named after the renowned business strategist CK Prahalad, is not lost on me. It underscores the sincere effort and enthusiasm I've invested in my work within the branding and marketing sphere. To have my efforts acknowledged in this manner is both humbling and deeply gratifying.  
 I am incredibly thankful to the selection committee constituted by MIT ADT University, Pune and all those involved in the decision-making process for believing in my contributions to the marketing domain said Dr Rao. This award serves as a powerful motivator for me to continue pushing the boundaries of innovation and excellence in my work. I am eager to leverage this honour to further contribute to the advancement of marketing knowledge and practice. Through research, mentorship, and collaboration, I am committed to making a meaningful impact in the field and inspiring future generations of marketers."









