

OSIAJEE TEXTFAB LIMITED

Regd. Off.: Shop-2018-2019, Royal Gr. Flr, SY-3/2885/B/2/B, Ambaji Market, Kamela Darwaja,
Ring Road, Surat, Gujrat – 395002
Website: www.osiajeehdl.com **Email:** osiajee.textfab@gmail.com **Mob:** 8769941945
CIN: L17299GJ1995PLC024606

December 9, 2020

The Manager (Listing)
BSE Limited
Phiroze Jeejeebhoy
Towers Dalal Street, Fort
Mumbai 400 023

Ref : Scrip ID - **OSIAJEE**

Scrip Code - **540198**

Sub.: Submission of clippings of the Notice of AGM published in the newspapers

Dear Sir,

Please find enclosed herewith copy of the notice of Annual General Meeting, Book Closure and E-voting published in the English and Gujrati newspapers i.e. "Business Standard" and "Jaihind" dated December 9, 2020.

Please acknowledge and take the same on your records.

Thanking you,

Yours faithfully,

For Osiajee Textfab Limited

V. U. Gawand.



Vidya Gawand
Director
DIN: 07155987

Encl.: As above

Rally in aviation, hotel stocks may not sustain

Rise in costs, lower realisations could keep profitability under pressure

RAM PRASAD SAHU
Mumbai, 8 December

Led by Lemon Tree Hotels and SpiceJet, which are up 69-92 per cent over the past month, aviation and hotel stocks have been the biggest gainers over this period.

The expected availability of vaccine late December or early next year, a rise in leisure travel, an increase in the cap on load factors, and expected market share gains for larger players have led to the rally in the two sectors. Binod Modi of Reliance Securities says that improved prospects of Covid vaccination resulted in a rebound in these sectors, which were under pressure on worries of a late recovery from the pandemic.

For the hotel sector, occupancies have increased from 10 per cent in April to over 30 per cent, currently led by domestic leisure travel. In addition to seasonal demand (weddings) and local travel, occupancies are expected to improve as out-bound travellers opt for domestic destinations, given restrictions on international travel. Brokerages expect occupancies and revenue per available room of hotel companies to improve on a sequential basis, led largely by leisure travel, with business/exhibition-related activities picking up in the June quarter next year after the launch of the vaccine.

While earnings for FY21 are expected to remain weak, analysts at Motilal Oswal Research expect a sharp recovery in FY22 on a low base. This should be led by an improvement in average room rents, occupancies, cost rationalisation and an increase in food and beverage income as banqueting/conferences resume. They expect higher incomes from management contracts to add to the overall revenue.

For the aviation space, the near-term rally has led by the government's decision last week to increase the capacity cap from 70 per cent to 80 per cent of pre-covid levels. Analysts at Kotak Institutional



ON THE RISE

	CMP (₹)	52-week high	1-month return (%)	Target price (₹)	Upside (%)
InterGlobe Aviation	1,746.4	1,787.0	22.9	1,538.7	-11.9
SpiceJet	96.7	120.0	91.4	76.4	-20.9
Indian Hotels	130.1	151.3	31.9	125.9	-3.2
Lemon Tree Hotels	47.1	65.8	70.5	36.6	-22.3
Chalet Hotels	204.6	395.0	47.7	250.0	22.2
ElH	101.4	150.1	33.1	103.0	1.6

CMP: Current market price as on December 8; Compiled by BS Research Bureau
Source: Exchange/Bloomberg

Equities believe market share gains from rail are giving a meaningful fillip to volumes of air travel. Though most gains in load factors have been a function of leisure or visiting friends or family category, they highlight that load factors could have crossed the 80 per cent level in the exit week of November and might suggest the return of business travellers. While higher load factors and average prices should help the recovery, the rising crude oil prices could weigh on profitability.

Rahul Shah, VP Equity Advisory, Motilal Oswal Financial Services, expects the stocks in the two sectors, especially hotels, to see an uptick in the near term, given the rise in occupancies and affordable valuations.

Despite the rally barring InterGlobe and Indian Hotels, the top listed companies in the two sectors are still 24-90 per cent away from their 52-week highs.

However, other experts believe

while there are fundamental triggers, the rally has factored in most of the near-term gains. Pankaj Murarka of Renaissance Investment Managers says the rally was on the back of pent up and seasonal demand. Further larger players are expected to consolidate their market share and it will become more difficult for smaller players to survive. However, he believes it will take at least a year and a half to rebound to pre-Covid levels. The sector is expected to consolidate in FY22 after the FY21 washout and strong earning recovery being pushed to FY23.

Ambareesh Baliga, an independent consultant, believes there is exuberance in the two sectors as, despite the recovery in occupancies, realisations in both hotel and aviation sectors are still low. With operational (Covid-related) and raw material (crude oil) costs going up, it will be a while before they can reach the pre-Covid realisations and margins.

Relative as co-borrower can improve loan eligibility

In case of default, credit score of co-borrower would also get affected

BINDISHA SARANG

Interest rates on home loans have sunk to a 15-year low of 6.75 per cent (on amounts of ₹75 lakh and above).

If your current income does not allow you to borrow the amount you need, one option you may exercise to increase your eligibility is to take a joint loan with a relative.

While it is easiest to get approval for a joint home loan with a spouse, especially in double-income households, you can also take a joint loan with other close relatives, such as parents, siblings, and children.

Drafting a relative as co-borrower can have several benefits.

Ratan Chaudhary, head of home loans, PaisaBazaar, says, "Your home loan application can get rejected on grounds such as insufficient income, low credit score, high debt-to-income ratio, or failure to meet other loan eligibility criteria."

Going for a joint loan with a co-applicant with a better credit profile can boost the chances of your loan getting approved, or make you eligible for a higher amount.



Who gets it?

When it comes to getting a joint loan, some relatives are more equal than others.

Adhil Shetty, chief executive officer (CEO), BankBazaar, says, "Most banks allow husband-wife, brother-brother, mother-son, and father-son as co-applicants for a joint home loan."

The ground reality is that two sisters won't get a joint loan. Getting a joint loan is also not easy for a brother-sister combine.

When you apply for a loan with someone other than your spouse, you may have to provide a no objection certificate (NOC) from your siblings. In the case of a woman applying for a joint loan with her mother, she will have to get a NOC from her brother.

FIVE CHEAPER HOME LOANS

	Interest (%)
Kotak Bank	6.75
Punjab National Bank	6.80
Bank of India	6.85
Central Bank	6.85
Bank of Baroda	6.85

Rates are for amounts of ₹75 lakh and above. Source: BankBazaar.com

The purpose of these rules, according to experts, is to minimise conflict.

Raj Khosla, managing director, MyMoneyMantra, says, "Home loan is a long-term commitment. Perspectives change with time. Banks prefer giving joint loans to those relatives between whom the chances of dispute are fewer."

Co-owner or co-borrower?

There can be as many as six co-applicants in a joint loan. The rules regarding whether a co-borrower needs to be a co-owner can vary from one bank to another.

Says Shetty, "You can be a co-applicant to your sibling's loan even if you do not have a share in the property."

But some banks allow brothers to take a joint home loan only if they are co-owners. And

in some instances, banks insist co-owners are also co-borrowers in a joint loan.

Before you agree to become a co-borrower, be wary about the downside.

Says Shetty, "If your income is included in the calculation of eligibility, you will have the responsibility of repaying the loan in case the primary applicant defaults."

If the loan is repaid on time, that will have a positive impact on the credit score of the co-borrowers, and vice versa.

Tax benefit

Be aware of the nuances in this regard.

Archit Gupta, founder and CEO, ClearTax, says, "Both co-ownership and co-borrowership are required to claim tax benefits on interest paid on a home loan. The owners/borrowers must also pay interest from their own accounts to become eligible for tax benefits."

Each of them will be eligible to claim a tax benefit of ₹2 lakh on interest paid on a home loan for a self-occupied property.

Maintain all payment-related documentation and trail of payments, so that each person's contribution towards downpayment and equated monthly instalment can be clearly identified.



YOUR MONEY

a joint loan is also not easy for a brother-sister combine.

When you apply for a loan with someone other than your spouse, you may have to provide a no objection certificate (NOC) from your siblings. In the case of a woman applying for a joint loan with her mother, she will have to get a NOC from her brother.

Open offers by firms decline 39% to ₹9,000 cr in Apr-Oct

Listed companies made open offers worth close to ₹9,000 crore to public shareholders in the first seven months of the current fiscal, a drop of 39 per cent from the year-ago period.

According to Sebi's latest monthly report, a total of 30 open offers for shares worth ₹8,973 crore were made by the companies during the April-October this financial year (2020-21).

In comparison, 40 offers, amounting to ₹14,603 crore, were made in the same period preceding fiscal.

Under the Sebi regulations, pursuant to the substantial acquisition of

shares or change in control in a listed firm, an acquirer has to make an offer to the public shareholders, known as open offers, to give them a fair opportunity to exit the company.

The open offers are made with the objective of change in control of management, consolidation of holdings and substantial acquisition in a company.

According to the data, during the first seven months of the current fiscal, the highest number of offers (26) worth ₹8,959 crore was made towards change in control of management. PFI

FUNDRAISING

ICICI Bank to pare holding in ICICI Sec

ICICI Bank will offload 2.21 per cent stake in ICICI Securities, its broking and investment banking arm. The share sale will take place through the offer for sale (OFS) route on December 9 and 10. The floor price has been fixed at ₹440 per share. If fully subscribed, ICICI Bank will raise at least ₹313 crore. Shares of ICICI Securities ended at ₹461 on Tuesday. Currently, ICICI Bank holds about 7.2 per cent stake in ICICI Securities. BS REPORTER

MindSpace REIT to raise up to ₹200 cr

MindSpace Business Parks REIT on Tuesday said it will raise up to ₹200 crore through issuance of debentures on a private placement basis. The decision was taken at an executive committee meeting of K Raheja Corp Investment Managers, manager to MindSpace REIT, according to a regulatory filing. The panel has approved the issue of NCDs for an aggregate amount of upto ₹200 crore in one or more tranches. PFI

PUBLIC NOTICE
It is hereby informed that State Environment Impact Assessment Authority, Gujarat, has accorded the Environment Clearance to **M/s. BHAGWATI INDUSTRIES** for the Manufacturing Synthetic Organic Chemicals with total production capacity of 20541 MT/Month at Plot No. 3521, 3522, 3523, 3524, 3530, 3531, Phase-IV, GIDC Estate, Chhatral, Ta-Kalol, Dist-Gandhinagar, Gujarat under the Provisions of EIA Notification dated 14th September-2006. The copy of Environment Clearance letter no. SEIAA/GUJ/EC/5(f)/1433/2020 dated 03/12/2020 is available with us and may also be seen at the website of SEIAA at www.seiaa.gujarat.gov.in
Date-08/12/2020 Mr. Jignesh Joshi
Place-Chhatral GIDC Partner

TPCODL
TP CENTRAL ODISHA DISTRIBUTION LIMITED
(Purchase Department)
2nd Floor, IDCO Tower, Janpath Bhubaneswar, Odisha 751022
NOTICE INVITING TENDER
TP Central Odisha Distribution Limited (TPCODL) invites tender from eligible vendors for following:

Sl No	Tender Description	Tender Enquiry No.	EMD (Rs.Lakhs)	Tender Fee inclusive of GST (Rs)	Last date and time of payment of Tender Fee
1	Three Year RC for Supply of Single Phase Smart Energy Meter	TPCODL/P&S/139/2020-21 (Part-A/Lot-1)	15.00		
2	Three Year RC for Supply of Three Phase Whole Current Smart Energy Meter	TPCODL/P&S/139/2020-21 (Part-A/Lot-2)	50.00		
3	Three Year RC for Supply of Three Phase LTCT Smart Energy Meter	TPCODL/P&S/139/2020-21 (Part-A/Lot-3)	3.50		
4	Three Year RC for Supply of Three Phase 11 KV/110 V HTTV Smart Energy Meter	TPCODL/P&S/139/2020-21 (Part-A/Lot-4)	1.00		
5	Three Year RC for Supply of Three Phase 33 KV/110 V HTTV Smart Energy Meter	TPCODL/P&S/139/2020-21 (Part-A/Lot-5)	10.00	5000.00	22nd Dec 2020, 15:00 Hrs
6	Three Year RC for Supply of Three Phase DT Smart Energy Meter	TPCODL/P&S/139/2020-21 (Part-A/Lot-6)	10.00		
7	RFP for SITC of MDMS with integration in other applications of TPCODL for SMART METERING PROJECT	TPCODL/P&S/139/2020-21 (Part-B)	22.00		
8	RFP for SITC of Head End System & 4G/LTE based Communication for deployment of AMI System at TPCODL for SMART METERING PROJECT	TPCODL/P&S/139/2020-21 (Part-C)	23.00		

For detail tender, please visit Tender section on website <https://tpcentralodisha.com>. Interested bidders have to submit Tender Fee and Authorization Letter (as per details mentioned in tender document) before Last Date and time of tender fee, as indicated above, after which link from TPCODL e-tender system will be shared for further communication and bid submission. Please note that all future correspondence regarding the tender, bid submission, bid submission date extension, etc. will happen only through TPCODL E-tender system. Also all future corrigendum if any, to be informed on Tender section on website <https://www.tpcentralodisha.com>.

Aadhar Housing Finance Ltd.
Corporate Office: 201, Raheja Point-1, Near Shamrao Vitthal Bank, Nehru Road, Vakola Santacruz (E), Mumbai-400055
Ahmedabad Branch: Office No.-204, 2nd Floor, Satkar Complex, Near Swagat, Bodyline crossing, C.G. Road, Ahmedabad-380009 (Guj.)
Authorised Officer : **Rushikesh Lahubhai Patil, Contact No. 8866188800**

PUBLIC NOTICE FOR AUCTION CUM SALE
Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Aadhar Housing Finance Limited under the **Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** for the recovery of amount due from borrower/s, offers are invited by the undersigned in sealed covers for purchase of immovable property, as described hereunder, which is in the physical possession, on 'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis', Particulars of which are given below:-

Sr. No.	Borrower(s) / Co-Borrower(s) / Guarantor (s)	Demand Notice Date and Amount	Description of the Immovable property	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
1.	(App No. 00146802/ Ahmedabad Branch) Subidevi Dayaram Mali (Borrower), Dahyaram Himatram Mali (Co-Borrower)	10-12-2019 ₹ 19,33,585/-	All that part & parcel of property bearing, Plot No-54/C, Somnath Park, Nr. Singrava Lack Singrava, Ahmedabad, Gujarat-382430. Boundaries: East: House No. 54-B, West: Land of Plot No. 53, North: Internal Road, South: Plot No. 55	₹ 14,47,560/- (Rs. Fourteen Lack Forty Seven Thousand Sixty Only)	₹ 1,44,756/- (Rs. One Lack Forty Four Thousand Seven Hundred Fifty Six Only)
2.	(App No. 00201042/ Ahmedabad Branch) Bhupatbhai Odhabhai Vaghela (Borrower), Gitaben Bhupatbhai Vaghela (Co-Borrower)	16-05-2019 ₹ 1,49,351/-	All that part & parcel of property bearing, Milkat No.- 440, Vaghela Vas, Nr. Motikunda Road Vavdi, Gadhada, Botad, Bhavnagar, Gujarat-364750 Boundaries: East: Plot of Jayantibhai Trikambhai, West: Road, North: Plot of Vitthalbhai Karamsibhai, South: Plot of Vallabhbhai Karamsibhai	₹ 4,43,100/- (Rs. Four Lack Forty Three Thousand One Hundred Only)	₹ 44,310/- (Rs. Forty Four Thousand Three Hundred Ten Only)

(1) Last Date of Submission of Sealed Bid/Offer in the prescribed tender forms along with EMD and KYC is 08-01-2021 within 5:00 PM at the Branch Office address mentioned herein above. Tenders that are not filled up or tenders received beyond last date will be considered as invalid tender and shall accordingly be rejected. No interest shall be paid on the EMD.
(2) Date of Opening of the Bid/Offer (Auction Date) for Property is 09-01-2021 at the above mentioned branch office address at 3:00 PM. The tender will be opened in the presence of the Authorised Officer.
(3) The notice is hereby given to the Borrower/s and Guarantor/s, to remain present personally at the time of sale and they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of Terms and Conditions of Sale.
(4) This is 30 DAYS SALE NOTICE UNDER SARFAESI ACT, 2002 is hereby given to the public in general and in particular to the Borrower (s), Co-Borrower (s) and Guarantor (s) that the above described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Aadhar Housing Finance Limited (AHFL) Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" and to the amount due to Aadhar Housing Finance Ltd., in full before the date of sale, auction is liable to be stopped.
(5) The immovable property will be sold to the highest tenderer. However, the Authorised Officer reserves the absolute discretion to allow inter se bidding, if deemed necessary. The Property as mentioned will not be sold below Reserve Price.
(6) AHFL is not responsible for any liabilities whatsoever pending upon the property as mentioned above. The Property shall be auctioned on 'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis'.
(7) The Demand Draft Should be made in favor of 'Aadhar Housing Finance Limited' Only.
(8) The detail terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender forms are available at the above mentioned Branch office. Authorised officer reserve the rights to extend the date of tender or change the terms & conditions of bidding. For further details & other terms & conditions of bidding please visit our branch and website: www.aadharhousing.com
For further details, contact the Authorised Officer, at the abovementioned Office address.

Place : Ahmedabad
Date : 08.12.2020

Sd/- Authorised Officer
Aadhar Housing Finance Limited

OSIAJEE TEXTFAB LIMITED
CIN: L17299GJ1959F0242606
Registered Office: Shop-201/19/2019, Royal Gr. Fir. S.Y-32985B/2/B, Ambaji Market, Kamela Darwaja, Ring Road, Surat-395002
Tel No.: 8789941945, E-mail id: osiajee.textfab@gmail.com, Website: www.osiajeehd.com

NOTICE OF 25th ANNUAL GENERAL MEETING, BOOK CLOSURE AND E-VOTING INFORMATION
Notice is hereby given that the 25th Annual General Meeting (AGM) of the Company will be held on Wednesday, December 30, 2020 at 12:00 p.m. (IST) at the registered office of the Company situated at 362, Anjani Industrial Estate, Vihhaag-3, Gothan, Olpad, Surat-394130, India to transact the business and special business as mentioned in the notice convening the said AGM.
In compliance with the provisions of Section 108 of the Companies Act, 2013 ("Act") read with Rule 20 of the Companies (Management and Administration) Rules, 2014 ("Rules"), the Company is providing electronic voting ("Remote e-voting") facility to members to enable them to cast their votes electronically. The Members may cast their votes using the electronic voting system from a place other than the venue of the Meeting ("remote e-voting"). The remote e-voting platform is provided by Central Depository Services (India) Limited ("CDSL").
The cut-off date for identifying the Shareholders for determining the eligibility to vote by remote e-voting facility or at the Meeting by Ballot will be Wednesday, December 23, 2020. A person, whose name appears in the register of Members/Beneficial owners as on the cut-off date i.e. December 23, 2020 only shall be entitled to avail the facility of remote e-voting as well as voting at the meeting. For Remote e-voting instructions, members are requested to go through the instructions given in the Notice of the AGM. Any person who becomes member of the Company after dispatch of the Notice of the meeting but before cut-off date may obtain the User ID and password by sending a request at evoting@cdslindia.com. The detailed procedure for obtaining User ID and password is also provided in the Notice of the Meeting available on Company's website and at www.evotingindia.com. The members who have cast their vote by remote e-voting may attend the meeting but shall not be entitled to cast their vote again.
Members are informed that (a) the Company has completed the dispatch of the Notice of the AGM and Annual Reports containing, inter alia, the Audited Accounts for the financial year ended March 31, 2020 and the Reports of Auditors on June 30, 2020 and Directors thereon on December 04, 2020 through permitted modes. (b) Remote e-voting shall commence at 09.00 a.m. on Sunday, December 27, 2020 and ends on 5.00 p.m. on Tuesday, December 29, 2020 (c) Remote e-Voting shall not allowed after 5.00 p.m. on December 29, 2020 and the Remote e-voting module shall be disabled by CDSL for voting thereafter. (d) The Notice of the AGM and the Annual Report have been displayed on the Company's website www.osiajeehd.com (e) in case of any queries/grievances connected with e-Voting, members may refer "Frequently Asked Questions (FAQs) for shareholders" and "e-Voting User manual for shareholders" available at the Download section of www.evotingindia.com
The Scrutinizer's report along with the results of voting on the resolutions set out in the Notice of the AGM shall be placed on the Company's website www.osiajeehd.com, within 48 hours from the conclusion of the AGM and the results shall also be communicated to Stock Exchanges.
Notice is further given pursuant to Section 91 of the Act, 2013 and other applicable provisions, if any, the Register of Members and Share Transfer Books of the Company will remain closed from Thursday, December 24, 2020 to Wednesday December 30, 2020 (both days inclusive) for the purpose of Annual Book Closure.

By Order of the Board of Directors of
For OSIAJEE TEXTFAB LIMITEDS/-
(Vidya Gawand)
Director - DIN:07159987

Date: December 8, 2020
Place: Surat

